

# CASH MANAGEMENT HANDBOOK

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# Logon Process

## Logging On for the First Time

Cash users that have never logged on to access NetTeller's cash management features must take the following steps to create their cash management credentials and log on.

1. Select the single sign-on (SSO) enrollment link within the bank's SSO setup email.

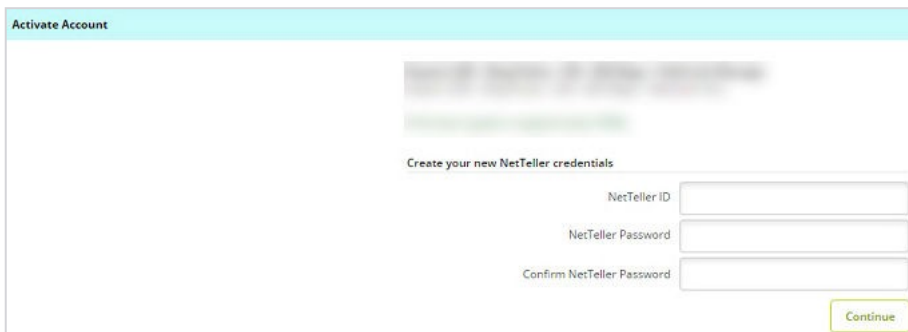
### CAUTION

If the link has expired, due to seven calendar days passing or a subsequent email invalidating the selected link, you receive the following message on the *Activate Account* screen: **Your enrollment link has expired. Please contact your financial institution for assistance.**

The *Activate Account* screen appears.

2. Create your NetTeller ID and password, and then select **Continue**.

### Activate Account



3. Review the terms and conditions.
4. Select **I agree**, and then select **Accept** to proceed.
5. Select a watermark image, and then select **Submit**.


Please verify your personal image! ?

Each time you log in please verify that the image on the left is the one you selected as your Personal Identification Image.


If you have not set up your Personal Identification Image, a random image will appear and you will be prompted to select a new one when you log in.

**Personal Icon**

Current Image



Click to Select or Change your Image



<<< Prev      Next >>>

Cancel      Submit

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

6. Select **Continue** on the *Security Features* screen.

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

**Verification Questions (required)**

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

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

Answer: Jane

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

Answer: Jane

Question Three: Select Question. . . ▼

Answer: 

Select Question. . .  
 What is the first name of the youngest of your siblings?  
**What was the make of your first car?**  
 What is your youngest sibling's nickname?  
 Which state did you first visit (outside the one you were born in)?  
 What is your father's middle name?  
 In which city did you meet your spouse?  
 Which high school did your spouse attend?  
 When is your father's birthday (MM/DD)?  
 What is the first name of your mother's youngest sibling?  
 In which city was your grandmother born (father's mother)?

#### TIP

Answers are not case-sensitive.

8. Select **Submit**, and then select **Confirm** on the *Settings Modification (Optional)* screen.

**Settings Modification (optional)**

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

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

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

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

If needed, **Edit** the answer before selecting **Confirm**. Once you select **Confirm**, you cannot modify questions and answers.

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

You have now successfully logged on to NetTeller.

You have now successfully set up your cash management credentials.

For subsequent logons, access NetTeller's cash management features using the credentials you established.

## Registering a Token in Online Banking

1. Log on with your NetTeller user-name and password.

### TIP

Single sign-on (SSO) is required for Cash Management users.

2. Indicate if you have received your physical token or downloaded your virtual token.

**Register your Secure Token:**

Have you received or installed your Secure Token/Credential yet? If yes, please click **Yes** and follow the instructions to register your device. If no, click **No** to be prompted again during a future login.

A message appears with how many days are left before your registration period ends if you have not received your token.

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

### NOTE

For hard tokens, the serial number is on the back of the token.

Register your Secure Token ?

Enter the required information to register your Secure Token/  
Credential.

If you have a plastic key fob, the **Serial Number** is on the white  
sticker on the back after the letters S/N. If you are using a virtual  
token, the **Credential ID** begins with 4 letters.

Please enter the serial number/credential ID exactly as it appears  
on the device.

Serial Number/Credential ID

Token/Credential Code

4. Select **Submit**.

A success message appears.

Register your Secure Token:

Congratulations! You have successfully registered your Secure Credential. You will be required to enter the code each time you access this system.

Once registered, the token must be used during each NetTeller logon after entering your credentials.

Secure Token Validation:

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

Secure Token Token Code:

## Logging On to Cash Management

You must have created your cash management credentials before you can follow these steps.

1. Enter the ID, and then select **Submit**.



Login to Online Banking

[Enroll Now](#)
[Test Browser](#)
[Home](#)

Welcome to Online Banking

Click the links below for helpful information\*

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


Online Banking ID:

Submit

2. Enter the password, and then select **Submit**.

Login to Online Banking

[Enroll Now](#)
[Test Browser](#)
[Home](#)



**Please verify your personal image!**

Each time you log in please verify that the image on the left is the one you selected as your Personal Identification Image.

If you have not set up your Personal Identification Image, a random image will appear and you will be prompted to select a new one when you log in.

Online Banking ID: johndoe

Online Banking Password:

Submit

[Reset Password](#)

You are now logged on to the Cash Management product.

# Resetting Password

If you are a retail user or a single sign-on cash user with either a SilverLake, CIF 20/20, or Core Director financial institution, you can reset your own password. Before you can reset your password, **Current Email Address**, **Password Reset Question**, and **Password Reset Answer** fields must be completed. These fields are modified in **Settings > Personal** after initial login.

If you have locked yourself out of online banking or do not remember your password, you can reset the password yourself.

1. Select **Reset Password** on the login screen.



Online Banking ID: johndoe

Online Banking Password:

Submit

[Reset Password](#)

2. Complete the fields.
3. Select **Continue**.  
An email displaying the **E-mail Subject** verbiage is sent.
4. Select the link located in the body of the email.

## CAUTION

If you do not click the link within two hours of receiving it, the link is invalid and you have to restart the password self-reset process.

5. Enter your NetTeller ID or alias, and then the answer to your password reset question.

## CAUTION

If you are a single sign-on cash user, enter your single sign-on ID. Your company NetTeller ID is not eligible for the password self-reset feature.

## TIP

The **Password Reset Answer** field is case-sensitive.

6. Select **Continue**.
7. Enter a new password, and then select **Submit**.

## NOTE

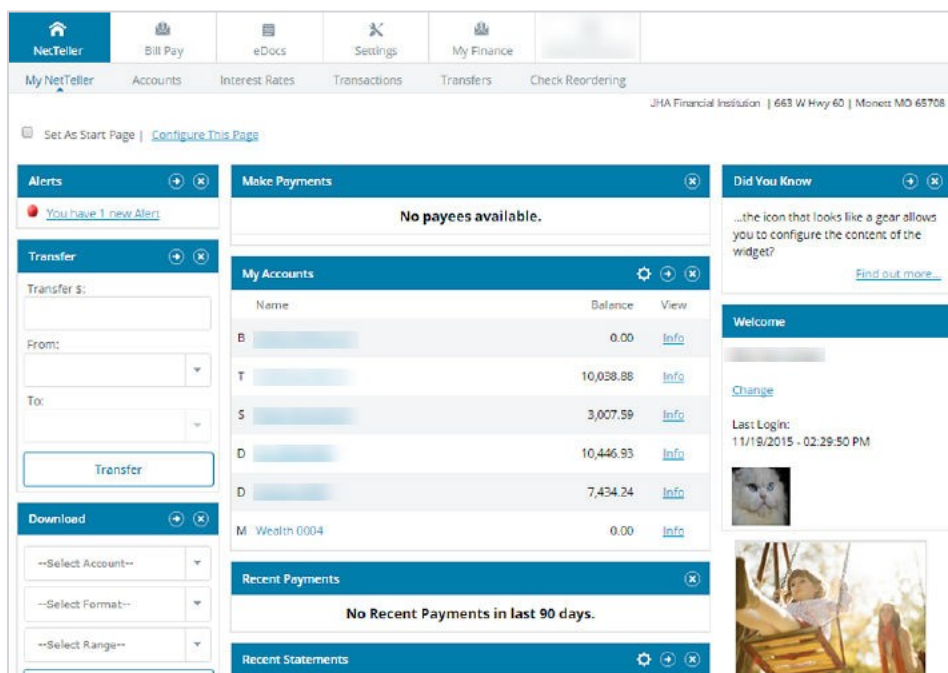
Within a 24-hour time period, there is a limit of three attempts for the password self-reset feature.

# Landing Page

The landing page is the initial screen that appears once you have successfully logged into online banking. There are two possible landing pages based on your financial institution's settings: *My NetTeller* or the *Accounts Listing* screen.

## My NetTeller

Provides a customizable dashboard view of various NetTeller options divided by widgets. You can select which widgets display in each column and in which order.



## My NetTeller Page Configuration

Use the **Set As Start Page | Configure This Page** option to customize the My NetTeller page.

Select the **Set As Start Page** if you would like to save this page as the landing screen upon log in. If left unselected, you must actively navigate to the My NetTeller option to access this screen.

Use the **Configure This Page** option to control which widgets appear. You can add or remove widgets from *My NetTeller* screen view by using the plus and minus icons.

## How to Configure My NetTeller Page

1. Choose a column to work with from the **Select Column To Configure** drop-down field.

### NOTE

*My NetTeller* has a *Left*, *Center*, and *Right* column. The default selection is *Left* column. Widgets are assigned into specific columns on the *My NetTeller* screen and cannot be moved to different columns.

The names of widgets assigned to that column appear.

2. Add or remove widgets using the plus and minus icons and optionally, change the display order.

Configure This Page

Drag and drop or use the (+) to add widgets to your view or (-) to remove them. Also, drag and drop the order they will appear.

Select Column To Configure: Center Column

6 items selected	Remove all	Add all
Make Payments	—	Recent Payments +
My Accounts	—	Recent Transactions +
Recent Statements	—	
Recent Transfers	—	
Scheduled Payments	—	
Scheduled Transfers	—	

Cancel Save

3. Select **Save** to retain changes made to all columns.

The *Configure This Page* dialog box closes, and the *My NetTeller* screen reloads to reflect the changes.

## My NetTeller Widget Configuration

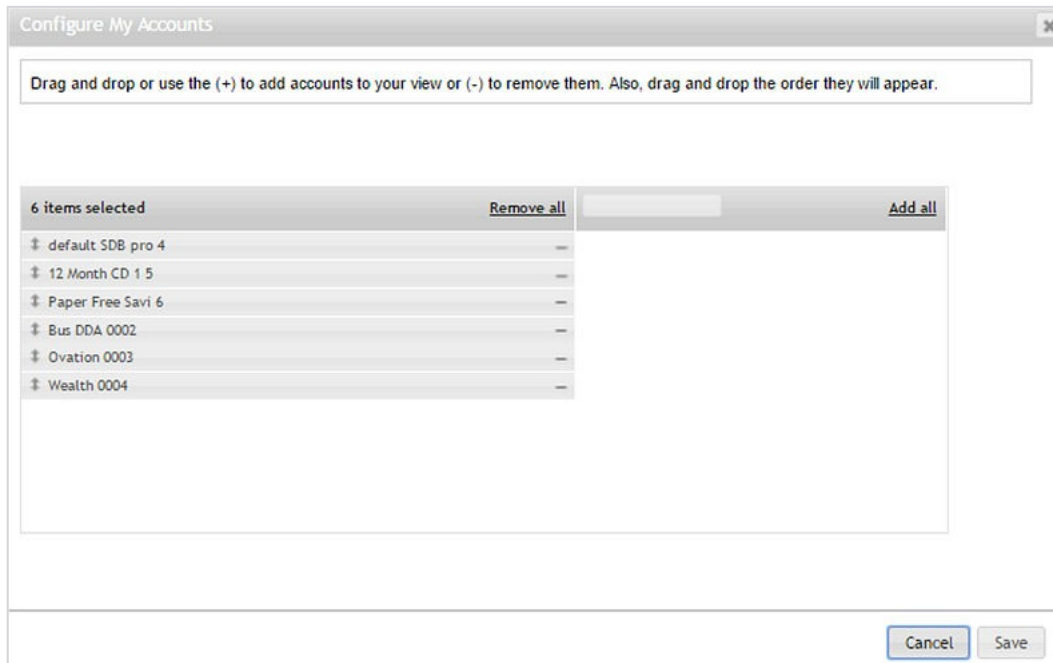
While the configuration concept for each widget is the same, the content within the configuration dialog box varies based on the purpose of the widget.

The  **Configure** icon does not appear on widgets where configuration is not applicable.

## How to Configure a Widget

1. Click the **Configure** button on the widget.

The dialog box appears:

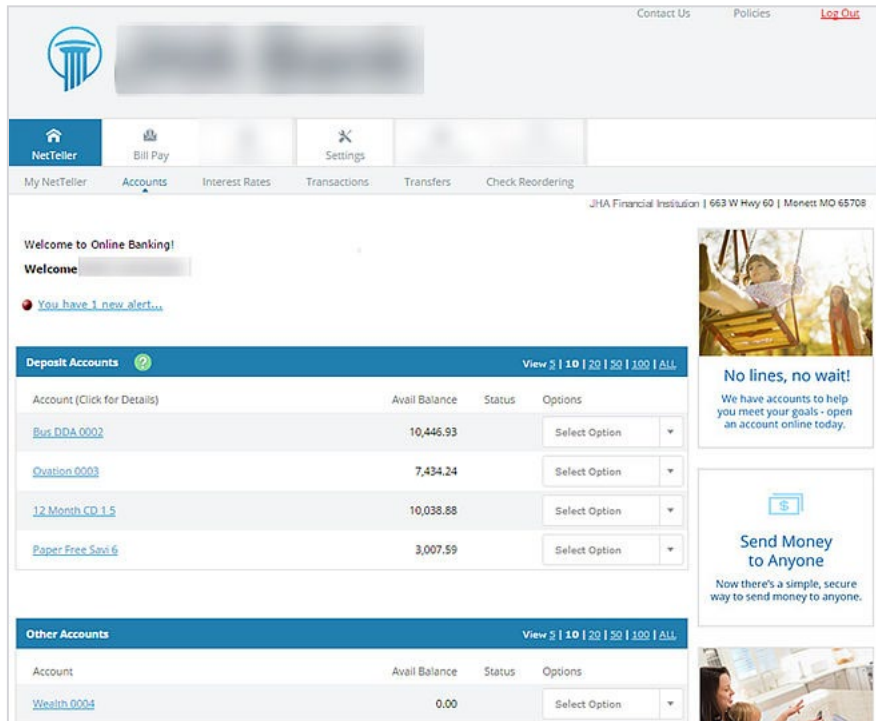


2. Review the displayed items on the left, and then the items not currently displayed on the right.
3. Add or remove items using the plus and minus buttons and optionally, change the display order.
4. Click **Save** to retain changes made to the widget.

The *Configure* dialog box closes, and then the widget reloads to reflect the changes.

## Accounts Listing

Displays list of accounts linked to NetTeller ID and balance of those accounts. If *My NetTeller* is not selected as the landing screen, *Account Listing* serves as the landing screen upon login.



## Contact Us

Directs you to the *Message Center*.

## Policies

Displays the online agreement, privacy, and security statement.

## Log Out

Select **Log Out** to sign out of NetTeller and remove the session cookie on the computer.

### CAUTION

NetTeller logs out automatically after 10 minutes of inactivity. *Warning* dialog box displays after nine minutes of activity. An option to **Continue** or **Log Out** is provided with one minute to take action.

## Account Listing

Select **Account Listing** to display account pseudo names, balances, and account statuses.

## Select Option

Select to go to *Transactions*, *Download*, *Stop Payments*, *Transfers*, *Prior Day*, *Current Day*, *Landlord Inquiry*, and *Account Info* for the account.

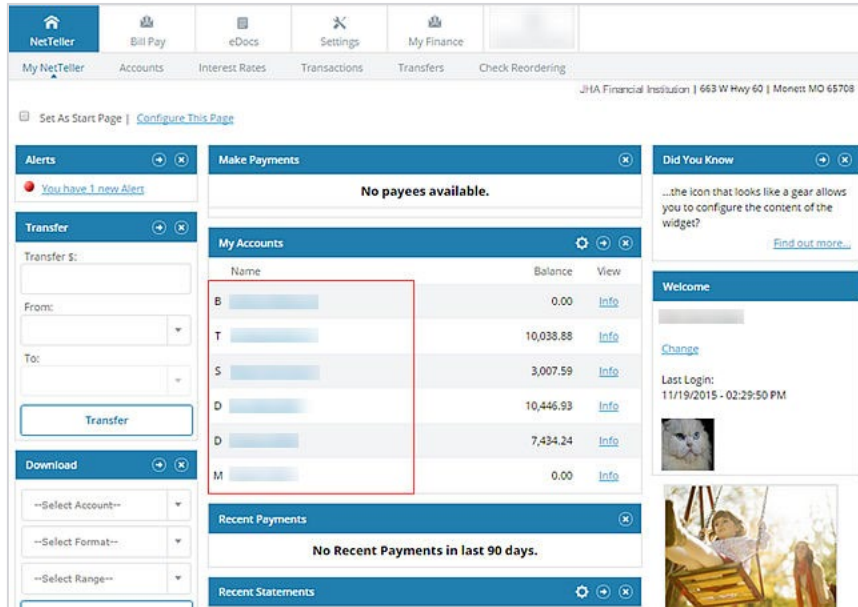
### NOTE

**Landlord Inquiry** only applies to SilverLake and CIF 20/20 financial institutions. **Prior Day** and **Current Day** options only appear for either JHA Small Business Cash Management or JHA Commercial Cash Management users.

# Account Activity

## View Transactions

There are several ways to view transactions in NetTeller. You can select a specific account name from the **Accounts** widget from the *My NetTeller* screen.



You can also view transactions by navigating to **Transactions > Current Transactions**. Transaction history and balance information display for the selected account.

NetTeller

Bill Pay

eDocs

Settings

My Finance

Mobile Banking

My NetTeller

Accounts

Transactions

Transfers

Stop Payments

Statements

Account Info

Check Reordering

Current Transactions

Download

Search

JHA Financial Institution | 663 W Hwy 60 | Monett MO 65708

Transactions from 05/08/2016 to 06/07/2016

View Range: Since Last Statement | 7 Days | 15 Days | 30 Days | All

View Transactions for:

Bus DDA 0002

Current Balance: 10,476.93

Available Balance: 10,476.93

Date ▼	Ref/Check No	Description	Debit	Credit	Balance
05/11/2016	<a href="#">176</a>	Check 176	(74.45)		10,476.93
05/11/2016	<a href="#">175</a>	Check 175	(83.88)		10,551.38
05/11/2016	<a href="#">174</a>	Check 174	(75.10)		10,635.26
05/11/2016	<a href="#">173</a>	Check 173	(84.53)		10,710.36
05/11/2016	<a href="#">View Image</a>	Regular Deposit		150.76	10,794.89
05/11/2016	<a href="#">View Image</a>	Regular Deposit		84.51	10,644.13
Totals:	Transactions: 6		Debits: (317.96)	Credits: 235.27	

Print

Selected fields are described in the following list:

### Current Transactions

View current transactions in date order. Transactions may include an item number, transaction description, amount of the transaction, and the running balance. If an item number is available, select the link to display the check image's front and back.

### View Transactions For:

Navigate between the transactions listing of other accounts.

### Current Balance

The current balance of the account.

### Available Balance

The available balance of the account. Select the link to view the makeup of the available funds.

## Download Transaction History

### NOTE

This information is not applicable to credit card accounts.

Transaction history can be downloaded in various formats including Microsoft® Money, text file, spreadsheet (Excel®), or Quicken®/Intuit® QuickBooks® (if enabled). Select **Download** to display instructions for downloading or viewing the results.



Select fields are described in the following list:

### Select Download Range

Select the desired date range for the transactions:

- *Since Last Download* - This option is limited to the amount of data stored on the system. If, for example, you keep the last 60 days, then that is the oldest data you can retrieve regardless of the beginning date specified. If the download fails for any reason, repeat the procedure using the *Date Range* option. Otherwise, you may not receive a download of all the data.
- *Since Last Statement* - This option downloads transactions posted since the last statement date.
- *Date Range* - This option is limited to the amount of data stored on the system. If, for example, you keep the last 60 days, then that is the oldest data you can retrieve regardless of the beginning date specified.

### Select Download Format

Select the desired software format into which you want to import the transactions. Available formats may include:

- *Microsoft Money (OFX)*
- *Quicken (QFX)*
- *Intuit QuickBooks (QBO)*
- *Personal Finance (QIF)*
- *Spreadsheet (CSV)*
- *Word Processing (TXT)*

#### NOTE

Quicken® and Intuit® QuickBooks® require an annual Intuit® fee for activation. An additional contract is required.

### Select Number of Transaction Description Lines

Select to download one, two, three, or all lines of information on the transaction.

## Searching for Transactions

### NOTE

This task is not applicable to credit card accounts.

1. Go to **NetTeller > Transactions > Search**.
2. Select an account for **Search Transactions For**.
3. Complete the fields.

Selected fields are defined in the following list.

### By Date

Select a date range to narrow search results.

### By Amount

Enter a beginning and ending amount.

### By Check Number

Enter a maximum of 11 numbers into **Start** and **End**.

### View

Select an option from the drop-down menu to narrow search results.

### Include Checks

Select this check box to display transactions with checks in the search results.

### Include Electronic Transactions

Select this check box to display electronic transactions in the search results.

4. Select **Search**.

The corresponding search information appears.

### TIP

Select **View Image** to view the corresponding images. Select **Rotate** to rotate the image that appears.

### CAUTION

If you use SuperIMAGE and 4|sight, be cautious with item processing to prevent unauthorized viewing of batch/transaction sets (deposit, savings, etc.). If you run all credit tickets followed by all debit tickets through proof to arrive at a balanced set and you pull up a deposit set to view transactions, you can view all transactions in the batch. This action is a privacy issue since other users' items could be viewed. For example, if payroll runs one debit ticket with 25 credit tickets, employees could view all transactions in the set and other employee's payroll could be viewed. Deposit set viewing parameters are located in the core.

# Transfers

Allows you to move money between internal accounts linked to your ID, view existing/future transfers, and view history.

## Quick Transfer

Quickly create an immediate transfer from the **Transfer** widget on the *My NetTeller* screen.

The screenshot shows the 'My NetTeller' dashboard. At the top, there's a navigation bar with icons for Home, Bill Pay, Settings, and others. Below this is a secondary navigation bar with tabs: My NetTeller, Accounts, Interest Rates, Transactions, Transfers, and Check Reordering. The main content area is divided into several widgets. On the left, there's an 'Alerts' widget showing 'You have 1 new Alert'. Below it is the 'Transfer' widget, which is highlighted with a red box. It contains fields for 'Transfer \$:', 'From:', 'To:', and a 'Transfer' button. To the right of the 'Transfer' widget is the 'My Accounts' widget, which displays a table of accounts with columns for Name, Balance, and View. The table lists accounts B, T, S, D, and D with their respective balances. Further right is a 'Make Payments' widget with the message 'No payees available.' and a 'Did You Know' widget with a tip about configuring the widget. At the bottom right, there's a 'Welcome' section with a 'Change' link and a 'Last Login' timestamp.

Name	Balance	View
B	0.00	<a href="#">Info</a>
T	10,038.88	<a href="#">Info</a>
S	3,007.59	<a href="#">Info</a>
D	10,446.93	<a href="#">Info</a>
D	7,434.24	<a href="#">Info</a>

## Adding a Transfer

Future-dated or recurring transfers can be created in the *Transfers* tab.

1. Navigate to the **Transfers** tab.
2. Select **New**.
3. Enter transfer information, and then select **Submit**.

**NetTeller** Bill Pay eDocs Settings My Finance

My NetTeller Accounts Transactions **Transfers** Stop Payments Statements Account Info Check Reordering

New Pending History

JHA Financial Institution | 663 W Hwy 60 | Monett MO 65708

**New Transfer** ? [Schedule](#) [Review](#) [Finish](#)

Transfer funds from: 000000000 [Available Funds: \\$3,007.59](#)

Transfer funds to: 000000000

Payment options: None

Transfer amount: \$20.00

Frequency: One Time

Transfer Date: 04/08/2016

Transfer Memo:

[Submit](#)

## NOTE

Loan due dates are not affected if *Principal Only* or *Interest Only* are selected in the *Payment Option* field.

4. Select **Confirm** to finalize the transfer and receive confirmation, or **Cancel** to discard the transfer.

## Pending Transfer

View pending or recurring transfers already established. Use the drop-down menu to view, edit, or delete transfers.

**NetTeller** Bill Pay eDocs Settings My Finance

My NetTeller Accounts Transactions **Transfers** Stop Payments Statements Account Info Check Reordering

New **Pending** History

JHA Financial Institution | 663 W Hwy 60 | Monett MO 65708

**Pending Transfers** ?

View Account Information for: 000000000

Quick Delete	From Account	To Account	Amount	Frequency	Scheduled Date	Transfer Options
	Bus Checking	Bus Savings	\$2.50	Weekly		Select option...
	Checking	Savings	\$628.83	Monthly	12/10/2015	Select option...

[Delete Selected](#)

Transfer Total (this page): \$631.33

## Transfer History

View detailed information about completed transfers.

NetTeller	Bill Pay	eDocs	Settings	My Finance		
My NetTeller	Accounts	Transactions	Transfers	Stop Payments	Statements	Account Info
New	Pending	History				
JHA Financial Institution   663 W Hwy 60   Monett MO 65708						
Transfers from 11/04/2015 to 11/19/2015						
View Range: 7 Days   15 Days   30 Days   All   Search						
View Account Information for: 00000000						
From Account	To Account	Amount	Frequency	Transfer Date	Transfer Details	
Bus Savings	Bus Checking	\$10.00	One Time	11/10/2015	<a href="#">Details</a>	
						Total: \$10.00

## Stop Payments

You can submit stop payments on paper checks through NetTeller. Once a stop payment is entered, it cannot be modified or deleted.

### Placing a Stop Payment

1. Go to **NetTeller > Stop Payments > New**.
2. Select **New**.
3. Complete the information fields, and then select **Submit**.

NetTeller | Bill Pay | eDocs | Settings | My Finance

My NetTeller | Accounts | Transactions | Transfers | **Stop Payments** | Statements | Account Info | Check Reordering

New | Current

JHA Financial Institution | 663 W Hwy 60 | Monett MO 65708

**New Stop Payment** ? Enter | Review | Finish

Add Stop Payments for Account: Bus Checking

\*Check Date: 11/19/2015

\*Start Check Number:

End Check Number:

Begin Amount:

End Amount:

\*Payee:

Remarks:

Remarks2:

Remarks3:

Remarks4:

Remarks5:

Submit Cancel

Note: \* Required Field

4. Review the stop payments information, and then select **Confirm**.

NetTeller | Bill Pay | eDocs | Settings | My Finance

My NetTeller | Accounts | Transactions | Transfers | **Stop Payments** | Statements | Account Info

New | Current

JHA Financial Institution | 663 W Hwy 60 | Monett MO 65708

**New Stop Payment** ? Enter | **Review** | Finish

Add Stop Payment for Account: Ovation 0003

Check Date: 11/19/2015

Start Check Number: 1234

End Check Number: 1234

Begin Amount: 30.00

End Amount: 30.00

Payee: Jane Doe

Edit Confirm

Final confirmation displays indicating the stop payment has been placed. If the check has already cleared your account or if a stop payment exists for the item, a message displays stating that the stop could not be placed. Review stop payment in **Current** tab.

# Statements

Displays basic account statements. These do not replace statements sent electronically. These statements do not include check images.

Statement Date	Description	Select Format to View
10/30/2015	This is your statement	Select option...
10/01/2015	This is your statement	Select option...
09/01/2015	This is your statement	Select option...
07/31/2015	This is your statement	Select option...
07/01/2015	This is your statement	Select option...
06/01/2015	This is your statement	Select option...

Date 2/19/16 Page  
Primary Account @XXXXXXXXXXXXXXXXXXXX  
Enclosures

\*\*\*\*\* SUMMARY OF ACCOUNTS \*\*\*\*\*

Account Number	Type of Account	Current Balance
XXXXXXXXXXXXXXXXXXXX	eChecking	
XXXXXXXXXXXXXXXXXXXX	Regular Savings	

CHECKING ACCOUNTS

eChecking	Account Number	Number of Enclosures
XXXXXXXXXXXXXXXXXXXX	@XXXXXXXXXXXXXXXXXXXX	2
Previous Balance		Statement Dates 1/20/16 thru 2/21/16
8 Deposits/Credits		Days in the statement period 33
41 Checks/Debits		Average Ledger
Service Charge		Average Collected
Interest Paid		
Current Balance		

Round Up Stmt to Date number	
Round Up Year to Date amount	5.28
Round Up Year to Date number	000
Round Up Year to Date amount	7.11

# Account Info

Snapshot of account information includes balance, amount of last deposit, interest rate, etc.

NetTeller

Bill Pay

eDocs

Settings

My Finance

My NetTeller

Accounts

Transactions

Transfers

Stop Payments

Statements

Account Info

Check Reordering

JHA Financial Institution | 663 W Hwy 60 | Monett MO 65708

Account Information ?

View Account Information for: Bus Savings

Current Account Information

Bus Savings / 00000000

Other names on this account:

Prior Day Balance	3,007.59
Available Balance	3,007.59
Last statement balance	3,007.59
Date of last statement	11/15/15
Date opened	6/23/15
Date of last deposit	6/23/15
Date last overdrawn	



# Company Administrator Activities

## Adding Cash Users

1. Go to **Cash Manager > Users > New CM User**.
2. Complete the fields.

Selected fields are defined in the following list. Available fields are based on configured permissions.

### Administration

Determine the level of administrative authority that the cash user has. Select one of the following:

- *No* - The user cannot create or edit cash users or change NetTeller settings.
- *Yes* - The user can create and edit cash users, change the company email address and account nicknames, and register the company for Mobile Banking and Electronic Statements Interactive (ESI).
- *Partial* - The user can change the company email address, account pseudo names, and register the company for Mobile Banking. The user cannot create or edit cash users or enroll the company in ESI.
- *View* - The user can view existing cash user settings as well as change cash user names, NetTeller ID names, or NetTeller PINs. However, the user cannot create or edit cash users or change other NetTeller settings.

### NOTE

Cash users that are set to either *View* or *No* can view cash management functionality in Mobile Banking if they were previously registered for *goDough*.

### Wire PIN

Enter the PIN used for transmitting NetTeller outgoing domestic wires.

### View Position/Activity Report

Select this check box to allow the cash user to view Cash Management activity.

### Hold User

Select this check box to prevent the Cash Management user from having access to NetTeller. In most instances, this check box is cleared, particularly when adding a Cash Management user.

### ACH Limit

Enter the maximum amount/limit that this cash user can initiate per day.

### Wire Limit

Enter the maximum transfer limit allowed per wire.

### **Transfer Limit**

Enter the maximum transfer limit allowed per fund transfer.

### **Daily Wire Limit**

Enter the maximum transfer limit allowed per day.

#### **NOTE**

The Cash Management administrator maintains user level limits and user by account level limits per wire and per day, and they must be equal to or less than the account limits established on the core application.

### **Dual Wire Control**

Select this check box to allow two cash users to transmit a wire. If enabled, any wire over the **Dual Wire Control Limit** requires a second cash user to transmit the wire.

#### **NOTE**

This entitlement only appears for SilverLake NetTeller financial institutions.

### **Dual Wire Control Limit**

Enter the amount that the cash user cannot exceed unless there is dual control. If the **Dual Wire Control** check box is selected, any wire over this amount requires a second cash user to transmit the wire.

#### **NOTE**

This entitlement only appears for SilverLake NetTeller financial institutions.

### **Display/Download ACH**

Select this check box to allow the cash user to view ACH batches and download batch information in PDF or Nacha® format.

### **Work with ACH**

Select this check box to allow cash users to create and modify ACH batches.

### **Quick Edit ACH Only**

Select this check box to restrict ACH batch edit to quick edit only.

#### **CAUTION**

Only one ACH edit entitlement, either **Work with ACH** or **Quick Edit ACH Only**, can be selected.

### **Import Record**

Select this check box to allow cash users to upload a fixed-position, CSV, or tab-delimited file into a batch. The file can only contain transaction items.

### **Full ACH Control**

Select this check box to allow a cash user to take multiple actions within a batch without requiring action from a second cash user. If this check box is cleared, dual control is enabled so that the cash user cannot take multiple actions within a batch without receiving assistance from a second cash user.

#### NOTE

To initiate ACH batches as recurring, Cash Management users either need to be enabled with **Full ACH Control** and **Initiate ACH** user level entitlements, or they need to have the NetTeller Back Office **Allow Users Without Full ACH Control to Schedule Recurring Batches** parameter set to Yes. When **Allow Users Without Full ACH Control to Schedule Recurring Batches** is set to Yes in **Manage Products > Cash Management > Edit CM Settings**, Cash Management users can initiate a recurring batch if they do not have the **Full ACH Control** entitlement enabled, but have the **Initiate ACH** and **Edit Recurring ACH** entitlements enabled.

### Edit Recurring ACH

Determine whether to allow or restrict recurring NetTeller ACH batch edit at the user level.

- Clear this check box to restrict editing of a recurring ACH batch during batch edit. This check box is cleared by default.
- Select this check box to allow editing of a recurring ACH batch during batch edit.

#### NOTE

This check box only appears for NetTeller financial institutions using the JHA Commercial Cash Management product.

### Update Record

Select this check box to allow cash users to modify only the dollar amount of transactions within a batch by uploading a fixed-position, CSV, or tab-delimited file.

### Initiate ACH

Select this check box to allow cash users to send an ACH batch to the financial institution for processing.

### Upload ACH

Select this check box to allow cash users to upload a Nacha<sup>®</sup>-formatted file into NetTeller.

### Restricted Batch Access

Select this check box to allow cash users to create and view restricted batches/categories.

### Delete ACH

Select this check box to allow the cash user to remove an ACH batch from NetTeller.

### CM Reports

Select the desired report entitlements to enable the corresponding **Reporting** submenus:

- **Activity**

- **Summary**
- **Saved**
- **EDI**
- **Positive Pay Items**
- **Positive Pay ACH Items**
- **Positive Pay Items Maintenance**

#### **NOTE**

The check boxes only appear for NetTeller financial institutions using the JHA Commercial Cash Management (CCM) product. All Cash Management users can be enabled for these reports, or can be enabled per user for individual reports, through **NetTeller Back Office > Manage Products > Cash Management > Edit CM Settings**.

### **Initiate Same Day ACH**

Determine whether to allow Cash Management users to initiate same day ACH batches through NetTeller.

- Select this check box to allow Cash Management users to initiate same day ACH batches through NetTeller. When the entitlement is selected, it is selected for both NetTeller and Back Office, and *Same Day ACH* appears as an option for the effective date fields on the NetTeller *Initiate Batch/Category* and *Quick Initiate* screens.
- Clear this check box to restrict Cash Management users from initiating same day ACH batches through NetTeller. This check box is cleared by default. When the entitlement is cleared, it is cleared for both NetTeller and Back Office, and *Same Day ACH* does not appear as an option for the effective date fields on the NetTeller *Initiate Batch/Category* and *Quick Initiate* screens.

#### **NOTE**

You must select the **Initiate ACH** entitlement if you select **Initiate Same Day ACH** because marking a batch as same day ACH is done at batch initiation.

#### **NOTE**

For SilverLake NetTeller financial institutions, the **Allow Create or Co-Employee from NetTeller (Y/N)** field in **WTPAR** option **General Parameter Maintenance** must be set to *Y* (Yes) to allow Cash Management users to work with wires. If the Cash Management user has been set up to work with wires, a wire company employee for the Cash Management user is also created and added to the wire company file originally selected for the NetTeller ID. The created employee contains all wire limits and authorizations established through entitlements for the new Cash Management user.

### **3. Select Submit.**

The new cash user is placed in a *Pending Approval* status.

Once the financial institution approves the new user, the user is sent the Single Sign-On (SSO) setup email. The user follows the prompts within the email to establish their logon credentials.

## NOTE

If NetTeller administrators with Secure Tokens create Single Sign-On (SSO) users in NetTeller, the new SSO users do not have to be approved if the **Suspend New/Modified Users for Administrators that Have Active Gold Tokens** field in **NetTeller Back Office > Manage Products > Cash Management > CM User Notification Settings** is set to *No*.

## Resetting a Cash Management Password

If you are a cash user that has access to NetTeller's **Cash Manager > Users** tab, then you can reset cash users' passwords. If you do not have access to this tab, contact your financial institution to reset cash users' passwords.

1. Go to NetTeller's **Cash Manager > Users**.
2. Select *User Settings* from the **Select Option** list next to the desired user.
3. Enter a new NetTeller password, and then select **Submit**.

The cash user's password has been reset.

Inform the cash user of the temporary password. The cash user is then prompted to change this password upon their next NetTeller login.

## Managing Cash Users

1. Go to **NetTeller > Cash Manager > Users > CM User List**.
2. Choose a situation and follow the corresponding steps.

Situation	Steps
<b>Editing User Settings</b>	<ol style="list-style-type: none"><li>1. Select <i>User Settings</i> from the <b>Select Option</b> list next to the desired user.</li><li>2. Edit the fields, as necessary.</li></ol> <p>Selected fields are defined in the following list. Available fields are based on configured permissions.</p> <p><b>Administration</b></p> <p>Determine the level of administrative authority that the cash user has. Select one of the following:</p> <ul style="list-style-type: none"><li>• <i>No</i> - The user cannot create or edit cash users or change NetTeller settings.</li></ul>

## Situation

## Steps

- **Yes** - The user can create and edit cash users, change the company email address and account nicknames, and register the company for Mobile Banking and Electronic Statements Interactive (ESI).
- **Partial** - The user can change the company email address, account pseudo names, and register the company for Mobile Banking. The user cannot create or edit cash users or enroll the company in ESI.
- **View** - The user can view existing cash user settings as well as change cash user names, NetTeller ID names, or NetTeller PINs. However, the user cannot create or edit cash users or change other NetTeller settings.

### NOTE

Cash users that are set to either *View* or *No* can view cash management functionality in Mobile Banking if they were previously registered for goDough.

### Wire PIN

Enter the PIN used for transmitting NetTeller outgoing domestic wires.

### View Position/Activity Report

Select this check box to allow the cash user to view Cash Management activity.

### Hold User

Select this check box to prevent the Cash Management user from having access to NetTeller. In most instances, this check box is cleared, particularly when adding a Cash Management user.

### ACH Limit

Enter the maximum amount/limit that this cash user can initiate per day.

### Wire Limit

Enter the maximum transfer limit allowed per wire.

### Transfer Limit

Enter the maximum transfer limit allowed per fund transfer.

### Dual Wire Control

## Situation

## Steps

Select this check box to allow two cash users to transmit a wire. If enabled, any wire over the **Dual Wire Control Limit** requires a second cash user to transmit the wire.

### NOTE

This entitlement only appears for SilverLake NetTeller financial institutions.

### Dual Wire Control Limit

Enter the amount that the cash user cannot exceed unless there is dual control. If the **Dual Wire Control** check box is selected, any wire over this amount requires a second cash user to transmit the wire.

### NOTE

This entitlement only appears for SilverLake NetTeller financial institutions.

### Display/Download ACH

Select this check box to allow the cash user to view ACH batches and download batch information in PDF or Nacha<sup>®</sup> format.

### Work with ACH

Select this check box to allow cash users to create and modify ACH batches.

### Quick Edit ACH Only

Select this check box to restrict ACH batch edit to quick edit only.

### CAUTION

Only one ACH edit entitlement, either **Work with ACH** or **Quick Edit ACH Only**, can be selected.

### Import Record

Select this check box to allow cash users to upload a fixed-position, CSV, or tab-delimited file into a batch. The file can only contain transaction items.

### Full ACH Control

Select this check box to allow a cash user to take multiple actions within a batch without requiring action from a second

## Situation

## Steps

cash user. If this check box is cleared, dual control is enabled so that the cash user cannot take multiple actions within a batch without receiving assistance from a second cash user.

### NOTE

To initiate ACH batches as recurring, Cash Management users either need to be enabled with **Full ACH Control** and **Initiate ACH** user level entitlements, or they need to have the NetTeller Back Office **Allow Users Without Full ACH Control to Schedule Recurring Batches** parameter set to Yes. When **Allow Users Without Full ACH Control to Schedule Recurring Batches** is set to Yes in **Manage Products > Cash Management > Edit CM Settings**, Cash Management users can initiate a recurring batch if they do not have the **Full ACH Control** entitlement enabled, but have the **Initiate ACH** and **Edit Recurring ACH** entitlements enabled.

### Edit Recurring ACH

Determine whether to allow or restrict recurring NetTeller ACH batch edit at the user level.

- Clear this check box to restrict editing of a recurring ACH batch during batch edit. This check box is cleared by default.
- Select this check box to allow editing of a recurring ACH batch during batch edit.

### NOTE

This check box only appears for NetTeller financial institutions using the JHA Commercial Cash Management product.

### Update Record

Select this check box to allow cash users to modify only the dollar amount of transactions within a batch by uploading a fixed-position, CSV, or tab-delimited file.

### Initiate ACH

Select this check box to allow cash users to send an ACH batch to the financial institution for processing.

### Upload ACH

Select this check box to allow cash users to upload a Nacha<sup>®</sup>-formatted file into NetTeller.



## Situation

## Steps

### Restricted Batch Access

Select this check box to allow cash users to create and view restricted batches/categories.

### Delete ACH

Select this check box to allow the cash user to remove an ACH batch from NetTeller.

### Initiate Same Day ACH

Determine whether to allow Cash Management users to initiate same day ACH batches through NetTeller.

- Select this check box to allow Cash Management users to initiate same day ACH batches through NetTeller. When the entitlement is selected, it is selected for both NetTeller and Back Office, and *Same Day ACH* appears as an option for the effective date fields on the NetTeller *Initiate Batch/Category* and *Quick Initiate* screens.
- Clear this check box to restrict Cash Management users from initiating same day ACH batches through NetTeller. This check box is cleared by default. When the entitlement is cleared, it is cleared for both NetTeller and Back Office, and *Same Day ACH* does not appear as an option for the effective date fields on the NetTeller *Initiate Batch/Category* and *Quick Initiate* screens.

### NOTE

You must select the **Initiate ACH** entitlement if you select **Initiate Same Day ACH** because marking a batch as same day ACH is done at batch initiation.

### NOTE

For SilverLake NetTeller financial institutions, the **Allow Create or Co-Employee from NetTeller (Y/N)** field in **WTPAR** option **General Parameter Maintenance** must be set to Y (Yes) to allow Cash Management users to work with wires. If the Cash Management user has been set up to work with wires, a wire company employee for the Cash Management user is also created and added to the wire company file originally selected for the NetTeller ID. The created employee contains all wire limits and authorizations established through entitlements for the new Cash Management user.

Situation	Steps
<b>Editing Default Settings</b>  <b>NOTE</b> <b>Establish what cash users can do with wires.</b>	3. Select <b>Submit</b> .
	1. Select <i>Default Settings</i> from the <b>Select Option</b> list next to the desired user.
	2. Edit the fields, as necessary.
	Selected fields are defined in the following list. Available fields are based on configured permissions.
	<b>Transaction Inquiry</b>
	Select this check box to allow inquiry about transactions.
	<b>Define Non-Rep Wires</b>
	Select this check box to allow defining of non-repetitive wires.
	<b>Upload Positive Pay</b>
	Select this check box to allow the user to upload a positive pay file to the core.
	<b>Statement Inquiry</b>
	Select this check box to allow inquiry about statement activity.
	<b>Edit Non-Rep Wires</b>
	Select this check box to allow editing of non-repetitive wire transactions.
	<b>Work Positive Pay Items</b>
	Select this check box to allow Positive Pay items to be worked.
	<b>Current Day Balance</b>
	Select this check box to allow the current day balance information to be viewed.
	<b>Define Rep Wires</b>
	Select this check box to allow defining of repetitive wires.
	<b>Download ARP File</b>
	Select this check box to allow downloading of the Account Reconciliation/Positive Pay file.
	<b>Prior Day Balance</b>
	Select this check box to allow the prior day balance information to be viewed.
	<b>Edit Rep Wires</b>

Situation	Steps
	<p>Select this check box to allow editing of repetitive wire transactions.</p> <p><b>Upload ARP</b></p> <p>Select this check box to allow the user to upload Account Reconciliation/Positive Pay files.</p> <p><b>Stop Inquiry</b></p> <p>Select this check box to allow inquiry about a stop payment.</p> <p><b>Define Recurring Wires</b></p> <p>Select this check box to give NetTeller Cash Management users the ability to set up recurring NetTeller wires at wire transmit. This check box is cleared by default.</p> <p><b>NOTE</b></p> <p>This check box does not appear or is disabled when the <b>Allow Recurring Wires</b> field in <b>WTPAR</b> option <b>General Parameter Maintenance</b> is <i>No</i>.</p> <p>When the check box is cleared, NetTeller Cash Management users cannot set up a NetTeller outgoing domestic template wire as recurring at wire transmission.</p> <p>When the check box is selected, NetTeller Cash Management users can set up a NetTeller outgoing domestic template wire as recurring at wire transmission (for the account indicated), provided the <b>Define Recurring Wires</b> entitlement at the Cash Management user account/default level is also selected for the account for wire transmit.</p> <p><b>NOTE</b></p> <p>This field is only available for NetTeller SilverLake financial institutions using the JHA Commercial Cash Management product.</p> <p><b>Work ARP Items</b></p> <p>Select this check box to allow Account Reconciliation/Positive Pay items to be worked.</p> <p><b>Stop Additions</b></p> <p>Select this check box to allow the user to add stop payment requests.</p>

## Situation

## Steps

### Edit Recurring Wires

Select this check box to give NetTeller Cash Management users the ability to edit recurring NetTeller wires. This check box is cleared by default.

#### NOTE

This check box does not appear or is disabled when the **Allow Recurring Wires** field in **WTPAR** option **General Parameter Maintenance** is *No*.

When the check box is cleared, NetTeller Cash Management users cannot edit a recurring NetTeller outgoing domestic template wire.

When the check box is selected, NetTeller Cash Management users can edit a NetTeller outgoing domestic template wire, provided the **Edit Recurring Wires** entitlement at the Cash Management user account/default level is also selected for the account for wire edit.

#### NOTE

This field is only available for NetTeller SilverLake financial institutions using the JHA Commercial Cash Management product.

### Transfers

Select this check box to allow initiation of funds transfers.

### Enter Future-Dated Wires

Determine whether you can transmit or quick transmit future-dated wires (single or repetitive). If the entitlement is enabled under **Account Settings**, the **Effective Date** field appears on the *Transmit Wire Transfer* and *Quick Transmit* screens in NetTeller so that you can submit a future-dated wire.

If the entitlement is enabled under **Default Settings**, the entitlement is available but cleared under **Account Settings**. If the entitlement is cleared under **Default Settings**, the entitlement is unavailable under **Account Settings**.

The values for the entitlement in NetTeller are mirrored in NetTeller Back Office so that financial institutions can select or clear the entitlement.

## Situation

## Steps

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### NOTE

This field is only available for SilverLake NetTeller financial institutions using the JHA Commercial Cash Management product. The **Transmit Wires** entitlement is required for future-dated wires because marking the wire as future dated is done at wire transmission.

### Transmit Wires

Select this check box to allow transmission of wires.

### Order Checks

Select this check box to allow check ordering.

### PassPort

Select this check box to allow the user to access *jhaPassPort*.

### Bill Pay

Select this check box to allow the user to pay bills.

### No Balance View

Select this check box to restrict cash users' view of any accounts' balance information while viewing transactions on the *My NetTeller*, *Account Listings*, and *Account Transactions* screens. This check box must be selected if **No Balance View** is selected on any account in the **Account Settings**.

### Work ACH Exceptions

Select this check box to allow the user to work ACH Positive Pay exception items received via NetTeller.

### NOTE

This entitlement only appears for SilverLake NetTeller financial institutions.

### View Rates

Select this check box to allow the viewing of rates.

### ES

Select this check box to allow Electronic Statement access.

### CM Reports

Select the desired report entitlements to enable the corresponding **Reporting** submenus:

Situation	Steps
	<ul style="list-style-type: none"> <li>• <b>Activity</b></li> <li>• <b>Summary</b></li> <li>• <b>Saved</b></li> <li>• <b>EDI</b></li> <li>• <b>Positive Pay Items</b></li> <li>• <b>Positive Pay ACH Items</b></li> <li>• <b>Positive Pay Items Maintenance</b></li> </ul> <p><b>NOTE</b></p> <p>The check boxes only appear for NetTeller financial institutions using the JHA Commercial Cash Management (CCM) product. All Cash Management users can be enabled for these reports, or can be enabled per user for individual reports, through <b>NetTeller Back Office &gt; Manage Products &gt; Cash Management &gt; Edit CM Settings</b>.</p> <p>3. Select <b>Submit</b>.</p>
<b>Editing Account Settings</b>	<ol style="list-style-type: none"> <li>1. Select <i>Account Settings</i> from the <b>Select Option</b> list next to the desired user.</li> <li>2. Edit the fields, as necessary.</li> </ol> <p>Selected fields are defined in the following list. Available fields are based on configured permissions.</p> <p><b>Transfer To</b></p> <p>Select this check box to allow the transfer of funds to an account.</p> <p><b>Transfer From</b></p> <p>Select this check box to allow the transfer of funds from an account.</p> <p><b>View Electronic Documents</b></p> <p>Select this check box to allow the user to view electronic documents.</p> <p><b>View Transfers</b></p> <p>Select this check box to allow viewing of transfers.</p> <p><b>No Balance View</b></p> <p>Select this check box to restrict cash users view of any accounts' balance information while viewing transactions on</p>

Situation	Steps
	<p>the <i>My NetTeller</i>, <i>Accounts Listing</i>, and <i>Account Transactions</i> screens. If this check box is selected, <b>No Balance View</b> must also be selected in the <b>Default Settings</b>.</p> <p>3. Select <b>Submit</b>.</p>
<p><b>Editing International Transfer Settings</b></p> <p><b>NOTE</b> User permissions and limits for international wires are established separately from the domestic wire settings. International Transfers are only available for SilverLake NetTeller financial institutions.</p>	<p>1. Select <i>Int'l Transfer Settings</i> from the <b>Select Option</b> list next to the desired user.</p> <p><b>NOTE</b> This option only appears if your financial institution is enabled for DirectLine International (DLI) wire transfers and the Cash Management administrator is set up to work with DLI Wires.</p> <p>2. Edit the fields, as necessary.</p> <p>Selected fields are defined in the following list.</p> <p><b>NOTE</b> Entitlements for payee settings (create, edit, or delete payees) are not available at the account level.</p> <p><b>Select Settings to Modify</b></p> <p>Select one of the following options to determine the settings you want to modify:</p> <ul style="list-style-type: none"> <li>• <i>User/Default Settings</i> (default)</li> <li>• <i>Account Settings</i></li> </ul> <p><b>International Transfer PIN</b></p> <p>Enter the four-digit number required when transmitting an international transfer.</p> <p><b>Dual Control Required</b></p> <p>Select this check box to require that a second Cash Management user must approve DLI transfers.</p> <p><b>Dual Control Limit</b></p> <p>Enter the dollar amount over which DLI transfers require dual control.</p> <p><b>Define Foreign Currency Transfers</b></p> <p>Select this check box to allow entering/requesting a quote and creating spot contracts.</p> <p><b>Define USD Transfers</b></p>

Situation	Steps
	<p>Select this check box to allow entering/requesting a quote in U.S. dollars and creating international wires in U.S. dollars.</p> <p><b>NOTE</b></p> <p>NetTeller SilverLake financial institutions must be enabled for DLI Wires in USD to see this entitlement.</p> <p><b>Transmit Foreign Currency Transfers</b></p> <p>Select this check box to allow transmission of spot contracts.</p> <p><b>Transmit USD Transfers</b></p> <p>Select this check box to allow transmission of wires/drafts in U.S. dollars.</p> <p><b>NOTE</b></p> <p>NetTeller SilverLake financial institutions must be enabled for DLI Wires in USD to see this entitlement.</p> <p><b>Create Payees</b></p> <p>Select this check box to enable an <b>Add New Payee</b> link on the <b>Cash Manager &gt; International Transfers &gt; Payee List</b> screen, granting access to create a payee.</p> <p><b>Edit Payees</b></p> <p>Select this check box to enable an <b>Edit</b> link on the <b>Cash Manager &gt; International Transfers &gt; Payee List</b> screen, allowing editing of international payees.</p> <p><b>Delete Payees</b></p> <p>Select this check box to enable the <b>Delete</b> link on the <b>Cash Manager &gt; International Transfers &gt; Payee List</b> screen, allowing removal of previously created international payees.</p> <p><i>Foreign Currency</i></p> <p><b>Per Transfer Limit</b></p> <p>Enter the outgoing DLI wire company employee limit per transfer spot contract.</p> <p><b>Daily Transfer Limit</b></p> <p>Enter the outgoing DLI wire company employee limit per day spot contract.</p> <p><i>US Dollars</i></p>



Situation	Steps
	<p data-bbox="597 275 673 300"><b>NOTE</b></p> <p data-bbox="597 312 1382 380">NetTeller SilverLake financial institutions must be enabled for DLI wires in USD to see this section.</p> <p data-bbox="558 409 980 434"><b>Per Transfer Limit (US Dollars)</b></p> <p data-bbox="597 457 1320 525">Enter the outgoing DLI wire company employee limit per transfer wire/draft for U.S. dollars.</p> <p data-bbox="558 543 1002 569"><b>Daily Transfer Limit (US Dollars)</b></p> <p data-bbox="597 592 1373 659">Enter the outgoing DLI wire company employee limit per day wire/draft for U.S. dollars.</p> <p data-bbox="558 674 789 699">3. Select <b>Submit</b>.</p>
<b>Deleting Cash Users</b>	<p data-bbox="558 747 1369 814">1. Select <i>Delete</i> from the <b>Select Option</b> list next to the desired user.</p>

# ACH

Use this submenu to manage ACH batches, settings, activity, uploads, import layouts, and more.

The ACH module allows you to pay or collect money from individuals or companies. For example, you could send a payroll file or collect monthly dues from individuals using ACH. ACH capabilities depend on your agreement with the financial institution.

To get started, you must create a batch for a specific ACH company. A batch serves as a template that you can use on multiple occasions.

When originating an ACH batch through the NetTeller system, the batch header record must first be created in the core. All Cash Management ACH originators must be set up in the company file in your core. Once this record is established, some of the header information prefills. The company name must also be identified in the NetTeller ID parameters to match the company file exactly. Once a batch header record has been successfully established, you can begin entering ACH detail records.

If you or another cash user in your company has previously created an ACH batch, the following status codes may appear on the *ACH Batch List* screen under the *Status* column next to each category.

- **Ready** - The batch has been created and is ready to be updated, changed, initiated, or deleted.
- **Initiated** - The batch has been sent to the financial institution and is waiting to be transmitted to the ACH processor terminal. During this status, a batch cannot be edited or deleted until it has been processed and returned to a **Ready** status.

## CAUTION

Do not delete an ACH batch that is in **Initiated** status because this causes the financial institution not to receive the ACH batch. In addition, do not delete the batch until the status has returned to **Ready**.

- **Processed** - The financial institution has processed the ACH batch and it can no longer be updated until end-of-day processing is complete. The batch returns to a **Ready** status after end-of-day processing.
- **Uploaded** - The ACH batch information was uploaded directly from another accounting software system using the ACH upload feature.
- **Approval Pending** - The batch has been marked ready for review and approval. Another authorized Cash Management user must approve/initiate the ACH batch file.

## NOTE

This status only appears for SilverLake financial institutions using the JHA Commercial Cash Management product.

# Creating an ACH Batch: NACHA Upload

If you have software that can create a NACHA file formatted ACH batch for you, you can upload the batch into Internet Banking.

Depending on your financial institution's settings, uploaded ACH batch files are validated in their entirety. If validation errors are found within the uploaded ACH batch, up to the first 50 validation errors appear. You can view and resolve validation errors in the uploaded ACH batch file, and then reupload the updated file. Selecting **Show More** expands the error details.

## NOTE

For NetTeller's JHA Commercial Cash Management product, uploaded ACH batches' routing numbers are also validated as a part of the ACH batch validation.

1. Go to **Cash Manager > ACH > Upload**.

Upload ACH File ?

Enter the name of the file you wish to upload (some browsers will provide a **Browse** button to help you find the file). Click the **Upload** button. If you are consistently having trouble uploading your ACH file, you may want to try another uploading method by clicking [here](#).

CR Payroll.ach

NOTE: Maximum upload file size is 5 MB.

2. Search for the file.

## TIP

Recommended: use a file with a .txt file extension.

3. Select **Upload**.

The uploaded file status appears. Once in an Uploaded status, the batch appears on the *Batch Listing* screen.

4. Go to the **Batch Listing** screen.

A generic batch name generated based on a sequence number.

ACH Batch List ? Total Batches 34 View 10 | 20 | 50 | 100

Create a new batch for:

Status	Batch Name	Type	Company	Process Date	Debit	Credit	
Uploaded	0000000	PPD	Individual Payroll		\$1,650.00	\$1,650.00	Select option...
Ready	1111111	PPD	Individual Payroll		\$7,680.00	\$7,680.00	Select option...
Uploaded	9999999	PPD	Individual Payroll		\$1,650.00	\$1,650.00	Select option...
Ready	1234567	PPD	Individual Payroll	9/16/2020	\$0.00	\$1,000.00	Select option...

5. From the **Select Option** drop-down menu, select *Edit* to customize the uploaded batch name.

You have successfully created an ACH batch by uploading a NACHA file.

# Creating an ACH Batch: Manually

If you are unable to import or upload a batch, you can manually enter the batch information.

1. Go to **Cash Manager > ACH**.
2. Select the desired company for **Create a New Batch For**.

Status	Batch Name	Process Date	Debit	Credit	
Uploaded	JHA Auto		\$1,050.00	\$1,050.00	Select option..
	JHA Air				
			Total \$1,050.00	\$1,050.00	

3. Complete the following fields.

Batch Name: Payroll\_2016  
SEC Code: PPD - Prearranged Payments and Depo  
Company:   
Company Id: 123456789  
Discretionary Data: PAYROLL  
Entry Description: PAYROLL  
Restrict Batch: ☐  
Cancel Submit

## Batch Name

Enter the ACH batch name. This value distinguishes the batch for the Cash Management user's benefit when viewing batches on the *ACH Batch List* screen.

## SEC Code

Select the type of batch your are creating.

## Category

Select the ACH SEC code associated with the ACH batch.

## Company

The ACH company for which the ACH batch is being created. This value prefills based on the associated value indicated in the core.

## Company ID

Enter the identification number for the ACH company, which is usually a tax ID.

## Discretionary Data

Enter the purpose of the ACH batch for the Cash Management user's and the financial institution's benefit.

## Entry Description

Enter the purpose of the ACH batch, which appears to the recipient.

## Restrict Batch

Select this check box to prevent Cash Management users without restricted batch access from viewing/working with the batch.

4. Select **Submit**.

5. Add a record, as necessary.

**Add Transaction**

**Transaction Information:**

Name \* John Doe

Addenda Type 00-No Addenda Information

ID Number D1234

Addenda

Amount \* 1500 . 00

Prenote ☐

Creates a separate \$0 record of this entry.

**Receiving Financial Institution Information:**

Routing \* Search for ABA #

Account Type Checking

Account Number \*

Transaction Type ☐ Debit ☒ Credit

Status ☒ Active ☐ Hold

Quick Add Add Multiple Import Transaction Cancel Submit

## Name

Enter the recipient of the transaction.

## Addenda Type

Select the type for the additional information to be transmitted with this record.

## ID Number

Enter the recipient identification (e.g., employee number).

## Addenda

Enter the additional information to be transmitted with this record.

## Amount

Enter the dollar amount of the transaction.

## Prenote

Select this check box to create a separate batch that contains a zero dollar, or test, transaction to verify the recipient's account information is correct.

## Routing

Enter the receiving financial institution's routing number. A search option is also available.

## Account Type

Select the type of receiving account.

## Account Number

Enter the recipient's account number.

## Transaction Type

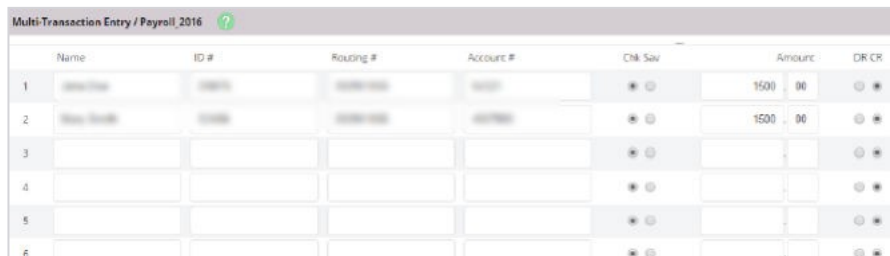
Select whether the transaction is a *Debit* or *Credit*.

## Status

- Select *Hold* to prevent the transaction from being included within the batch totals. Holding this transaction allows you to initiate the batch without including the transaction, if needed.
- Select *Active* to include the transaction in the batch.

6. Choose one of the following options:

- Select **Quick Add** to save this record and enter a new record.
- Select **Add Multiple** to add up to 15 records to the batch. When in this view, select **Quick Add** to save your entered records and continue to add more.



	Name	ID #	Routing #	Account #	CNL Sav	Amount	DR/CR
1	ACH	123456	123456	123456	* @	1500.00	@ *
2	ACH	123456	123456	123456	* @	1500.00	@ *
3					* @		@ *
4					* @		@ *
5					* @		@ *
6					* @		@ *

- Select **Submit**.

## NOTE

If dual control is enabled, you cannot initiate an ACH batch you have created, except when another user has since edited the batch. Only after the edit occurs can you initiate the created batch.

You have successfully created an ACH batch.

## Creating an ACH Batch: Import

**Import** allows a cash user to import a record file in either CSV, fixed position, or tab-delimited file types. You can import transactions into a new or existing batch.

Before you can import your first ACH batch file, you must establish the **Import Layout** submenu's fields. For more information on how to work with this submenu, review the *Editing the Import Layout Settings* topic.

1. Go to **Cash Manager > ACH**.
2. Select the desired company for **Create a New Batch For**.

**New Batch** ?

Batch Name *	Payroll	SEC Code *	PPO - Prearranged Payments and Depo
Company	JHA Air	Company Id	123456789
Discretionary Data	PAYROLL	Entry Description *	PAYROLL
		Restrict Batch	<input type="checkbox"/>

3. Complete the fields, and then select **Import Transaction**.

**Add Transaction** ?

**Transaction Information:**

Name *		Addenda Type	00-No Addenda Information
ID Number		Addenda	
Amount *	0 . 00		
Prenote	<input type="checkbox"/>	Creates a separate \$0 record of this entry.	

**Receiving Financial Institution Information:**

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

4. Select the **Import File Type**:

**Import File - 0000049** ?

Select the type of file you want to import to identify the field and position placement of your file. Once this layout is established, this format will be the default for imported files of this type.

Enter the name of the file you wish to import (some browsers will provide a Browse button to help you find the file). Click the Import button. If you are consistently having trouble importing your ACH import file, you may want to try another importing method by clicking [here](#).

Import File Type:

CSV File

- *NACHA File*
- *CSV File*
- *Fixed Position File*
- *Tab-Delimited File*

5. Select the desired file, and then select **Import**.

You have now successfully imported an ACH batch.

You can also import files into an existing batch by selecting *Import* from the **Select Option** drop-down menu, and then following steps 4 and 5.

## Editing the Import Layout Settings

Use the **Import Layout** submenu to import an ACH transaction format.

1. Go to **Cash Manager > ACH > Import Layout**.
2. Select the upload format.
3. Complete the fields.

**CSV File Layout**

Select Upload Format to Create/Edit: CSV File Layout

Name: 1 Account Number: 4  
ID Number: 2 Amount: 5  
Routing Number: 3 \* Transaction Code:

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

Account Type: 6 Checking Equals: C Savings Equals: S  
Transaction Type: 7 Debit Equals: DR Credit Equals: CR

Save Reset Cancel

**Fixed Position File Layout**

Select Upload Format to Create/Edit: Fixed Position File Layout

Name: 1 20 Account Number: 21 31  
ID Number: 32 41 Amount: 41 51  
Routing Number: 52 60 \* Transaction Code:

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

Account Type: 61 61 Checking Equals: C Savings Equals: S  
Transaction Type: 62 63 Debit Equals: DR Credit Equals: CR

Save Reset Cancel

4. Select **Save**.



# Initiating ACH Batches

Depending on your permissions and financial institution's settings, you can initiate several types of ACH batches including one-time batches, multiple one-time batches, and same day ACH batches.

To initiate batches, you must have the cash user **Initiate ACH** entitlement.

1. Go to **NetTeller > Cash Manager > ACH > Batch List**.
2. Choose a situation and follow the corresponding steps.

Situation	Steps
<b>Initiating a Single Batch</b>	<ol style="list-style-type: none"><li>1. Locate and select the desired batch.</li><li>2. Select <i>Initiate</i> from the <b>Select Option</b> drop-down list.</li><li>3. Select the effective date in the <b>Select Effective Date</b> field.</li><li>4. Complete the <b>Select Offset Account</b> fields for each batch, if applicable.</li></ol> <p><b>NOTE</b></p> <p>If you are initiating an ACH batch with an SEC code of <i>WEB</i>, select the <b>Proper Validation has Occurred on all Transactions</b> check box. Selecting this check box certifies that the transactions are valid according to NACHA rules.</p> <ol style="list-style-type: none"><li>5. Select <b>Initiate</b>.</li></ol>
<b>Initiating Multiple Batches</b>	<ol style="list-style-type: none"><li>1. Locate and select the desired batches.</li></ol> <p><b>NOTE</b></p> <p>Use the check box to the left of the batch names to select multiple batches.</p> <ol style="list-style-type: none"><li>2. Select <b>Initiate Selected</b>.</li><li>3. Select the effective date in the <b>Select Effective Date</b> field.</li></ol> <p><b>NOTE</b></p> <p>You can set the same effective date for all the selected batches.</p> <ol style="list-style-type: none"><li>4. Complete the <b>Select Offset Account</b> fields for each batch, if applicable.</li></ol> <p><b>NOTE</b></p> <p>You can set the offset account for all the selected batches. If you are also initiating ACH batches with SEC codes of <i>WEB</i>, select the check boxes in the <i>Accounts Validated**</i> column. Selecting these check boxes certifies that the transactions are valid according to NACHA rules.</p> <ol style="list-style-type: none"><li>5. Select <b>Initiate</b>.</li></ol>

Situation	Steps
Initiating Same Day ACH Batches	<ol style="list-style-type: none"> <li>1. Locate and select the desired batches.</li> </ol> <p><b>NOTE</b> Use the check box to the left of the batch names to select multiple batches.</p> <ol style="list-style-type: none"> <li>2. Select <b>Initiate Selected</b>.</li> <li>3. Select <i>Same Day ACH</i> in the <b>Select Effective Date</b> drop-down menu.</li> <li>4. Complete the <b>Select Offset Account</b> fields for each batch, if applicable.</li> </ol> <p><b>NOTE</b> If you are initiating an ACH batch with an SEC code of <i>WEB</i>, select the <b>Proper Validation has Occurred on all Transactions</b> check box. Selecting this check box certifies that the transactions are valid according to NACHA rules.</p> <ol style="list-style-type: none"> <li>5. Select <b>Initiate</b>.</li> <li>6. Select <b>OK</b> on the <i>Same Day ACH Confirmation</i> dialog box.</li> </ol>

When a balanced ACH batch (a batch with equal credit and debit amount totals) is initiated as Same Day ACH through NetTeller, batch records within the batch are checked for same day eligibility. Same day eligibility includes credit and debit transactions (debit only if **Activate Phase 2: Same Day ACH Debits** is enabled) based on the limit defined for the **NACHA Same Day ACH Per-Item Limit** field in **ACH Parameter Menu (ACPAR)** option **ACH General Parameters**. If the batch contains one or more batch records (credit and/or debit) that do not meet Same Day ACH eligibility, an error message appears and you are not able to initiate the batch as Same Day ACH. Same Day ACH eligibility is not applied to any on-us transactions included in the batch initiated as Same Day ACH.

The following image is an example of initiating a one-time uploaded batch.

### Single Batch Upload Example

The screenshot shows the 'Initiate Batch' window with the following details:

- Batch Name:** Test 2
- SEC Code:** PPD
- Company:** JHA All
- Company Id:**
- Discretionary Data:** PAYROLL
- Entry Description:** PAYROLL
- Restrict Batch:** ☐

Name	ID Number A:	Account	Routing	Amount	CR/DR	He
Jane Doe	0000	00000000	991234567	\$1,000.00	CR	
Jane Doe	0000	11111111	991234567	\$1,000.00	CR	
Jane Doe	0000	00000000	991234567	\$1,000.00	CR	
Jane Doe	0000	11111111	991234567	\$1,000.00	CR	

Total Debits: \$0.00    Total Credits: \$4,000.00

Select Effective Date: Wednesday, March 23, 2016

Select Offset Account: Checking

Reset amounts to \$0.00 after processing batch: ☐

Buttons: Cancel, Initiate

The following image is an example of initiating multiple uploaded batches.

### Multiple Uploaded Batches Example

**Quick Initiate** ?

☒ Apply Effective Date to all Batch records? Thursday, March 10, 2016

Batch	Type	CompanyName	Reset Records*	Debit	Credit	Effective Date	Offset Account
Payroll	PPD	JHA Air	<input type="checkbox"/>	\$0.00	\$4,500.00	Thursday, March 10, 2016	Checking
Payroll_Year	PPD	JHA Air	<input type="checkbox"/>	\$0.00	\$1,000.00	Thursday, March 10, 2016	Checking
				<b>Total</b>	<b>\$0.00</b>		<b>\$11,500.00</b>

\* Reset amounts to \$0.00 after processing batch

**Initiate** **Cancel**

## Prenote Transactions

A prenote transaction allows you to send a zero dollar test transaction to verify that the recipient's account information is correct before sending the actual credit or debit transaction. With NACHA, prenote transactions have specific transaction code requirements which restrict a zero dollar transaction amount from being sent.

In NetTeller, a prenote is created by adding the transaction to the batch that ultimately includes the transaction. That transaction is flagged for prenote, and then NetTeller creates a separate batch containing the actual prenote record.

## Creating a Prenote Transaction

Create a regular batch that you will work with in the future. From there, you can create prenote transactions within your affected batch.

1. Go to **Cash Manager > ACH**.
2. From the **Select Option** drop-down menu, next to the desired batch, select *Edit*.

**ACH Batch List** ? Total Batches 4 View 10 | 20 | 50 | 100

Create a new batch for: Select Company

Status	Batch Name	Type	Company	Process Date	Debit	Credit	Select option...
Uploaded	Salary Payroll	PPD	JHA Auto		\$0.00	\$1,500.00	Select option...
Ready	Invoice	PPD	JHA Air		\$2,000.00	\$2,000.00	Select option...
Uploaded	Bonus	PPD	JHA Auto		\$0.00	\$2,100.00	<b>Edit</b>
Ready	Hourly Payroll	PPD	JHA Air		\$6,000.00	\$6,000.00	Quick Edit
					<b>Total</b>	<b>\$8,000.00</b>	<b>\$11,600.00</b>

Dropdown menu options: Select option..., View, Download, **Edit**, Quick Edit, Copy, Import, Delete, Initiate

3. Select **Add Transaction**.

Name	ID Number n	Account	Routing	Amount	CR/DR	Hold	
	A111	111111		\$1,500.00	CR		<a href="#">Edit</a> <a href="#">Delete</a>
	B000	000000		\$1,400.00	CR		<a href="#">Edit</a> <a href="#">Delete</a>
	C9999	999999		\$1,300.00	CR		<a href="#">Edit</a> <a href="#">Delete</a>
				Total Debits \$0.00	Total Credits \$4,200.00		
				<a href="#">Cancel</a>	<a href="#">Submit</a>	<a href="#">Add Transaction</a>	

4. Complete the transaction information.

**TIP**

Since NetTeller does not allow zero dollar transactions, enter a dollar amount. If the transaction amount is unknown, enter \$0.01.

5. Select **Prenote**.

6. Select **Hold**.

When **Hold** is selected, the transaction is not included in the batch.

Add Transaction ?

Transaction Information:

Name \* John Doe

Addenda Type 00-No Addenda Information

ID Number

Addenda

Amount \* 0 01

Prenote ☒

Creates a separate \$0 record of this entry.

Receiving Financial Institution Information:

Routing \* Search for ABA #

Account Type Checking

Account Number \* 123456

Transaction Type ☐ Debit ☒ Credit

Status ☐ Active ☒ Hold

Quick Add

Add Multiple

Import Transaction

Cancel

Submit

7. Select **Submit**.

ACH Batch List ?							Total Batches 5	View 10   20   50   100
Create a new batch for:		Select Company						
Status	Batch Name	Type	Company	Process Date	Debit	Credit n		
<input checked="" type="checkbox"/> Uploaded	PNT-Salary Payroll	PPD	JHA Auto		\$0.00	\$0.00	Select option..	
<input checked="" type="checkbox"/> Uploaded	Salary Payroll	PPD	JHA Auto		\$0.00	\$1,500.00	Select option..	
<input checked="" type="checkbox"/> Ready	Invoice	PPD	JHA Air		\$2,000.00	\$2,000.00	Select option..	

The prenote transaction is added to the batch but is not included in the batch totals because of the *Hold* status. NetTeller creates a separate prenote batch with PNT in the batch name. This prenote batch is listed on the batch list screen and can be initiated from here.

ACH Batch List <span>?</span>						
Total Batches 7 View 16   20   50   100						
Create a new batch for: <span>Select Company</span>						
Status	Batch Name	Type	Company	Process Date	Debit	Credit
<input type="checkbox"/> Ready	PNT-February Payroll	PPD	<span>Hold</span>		\$0.00	\$0.00
<input type="checkbox"/> Ready	Payroll_2016	PPD	<span>Hold</span>		\$0.00	\$4,500.00
<input type="checkbox"/> Ready	May Payroll	PPD	<span>Hold</span>	09/16/2014	\$1,650.00	\$1,650.00
<input type="checkbox"/> Ready	JH Import	PPD	<span>Hold</span>	09/16/2014	\$2,000.00	\$2,000.00

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

## Download, Copy, or Delete a Batch

There are several reasons why you may want to download, copy, or delete an ACH batch.

### Download a Batch

The download feature allows you to copy batch information into a PDF or a NACHA file.

Download the batch in PDF format to maintain a printed or electronic record of initiated batches.

Download Batch - Payroll\_2016 ?

Select a download format
List(PDF)

Select a field to sort by
Customer Name

Select sorting order
☒ Ascending
☐ Descending

Submit
Return

ACH Transaction List

Company Name: JHA Air

Batch: 0000012

Company Entry Description: PAYROLL

Effective Date: 01/01/0001

Standard Entry Class Code: PPD

Seq	Customer	Account	Routing	Amount	C/D	TC	H	Individual ID
0000005	John Doe			1000.00	C	22		
0000003	Lynn A.			1000.00	C	22		
0000008	Thomas A.			1000.00	C	22		
0000004	Adam B.			1000.00	C	22		
0000007	Mandy S.			1000.00	C	22		
0000001	David G.			1000.00	C	22		
0000009	Robert J.			1000.00	C	22		
0000013	Zach C.			1000.00	C	22		
0000012	Parker W.			1000.00	C	22		
0000002	Edna H.			1000.00	C	22		
0000011	Sofia G.			1000.00	C	22		
0000010	Henry B.			1000.00	C	22		
0000016	Portia H.			15000.00	D	27		Offset
0000014	James R.			1000.00	C	22		
0000015	Ida J.			1000.00	C	22		
0000006	Sandra B.			1000.00	C	22		

Total Credits: \$15,000.00

Total Debits: \$15,000.00

Downloading batch information as a NACHA file is useful if the batch was manually created. If a manually entered batch is deleted, the batch information must be manually re-entered (deleted batches cannot be recovered). However, if the batch was saved as a NACHA file, that NACHA file can be uploaded back into NetTeller.

Download Batch - Payroll\_2016 ?

Select a download format: NACHA ▼

Submit Return

```

101 061000146 1112228871602041402A094101FRB
5200 PAYROLL 371360664 PPDPAYROLL 0000000001022309350000012
0000100000D0000 0022309354092401
00001 0022309354092402
00001 0022309354092403
00001 0022309354092404
00001 0022309354092405
00001 0022309354092406
00001 0022309354092407
00001 0022309354092408
00001 0022309354092409
00001 0022309354092410
00001 0022309354092411
00001 0022309354092412
00001 0022309354092413
00001 0022309354092414
00001 0022309354092415
00001 0022309354092416
8200000016013656337600000150000000001500000371360664 022309350000012
900000100000200000016013656337600000150000000001500000

```

## Copy a Batch

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

Copy Batch - Payroll\_2016 ?

New batch name \* Bonus\_2016

Submit Cancel

ACH Batch List ? Total Batches 4 View 10 | 20 | 50 | 100

Create a new batch for: Select Company ▼

Status	Batch Name	Type	Company ▼	Process Date	Debit	Credit	
<input type="checkbox"/> Ready	Bonus_2016	PPD	Truist Co	03/01/2016	\$0.00	\$6,250.00	Select option... ▼
<input type="checkbox"/> Ready	Payroll_2016	PPD	Truist Co	03/01/2016	\$0.00	\$6,250.00	Select option... ▼
<input type="checkbox"/> Ready	HrlyPayr2016	PPD	Truist Co		\$0.00	\$5,400.00	Select option... ▼
<input type="checkbox"/> Ready	January Payroll	PPD	Citizens Bank	09/16/2014	\$1,650.00	\$1,650.00	Select option... ▼
Total					\$1,650.00	\$19,550.00	

Select All Delete Selected Initiate Selected



## Delete a Batch

Delete batches that are no longer used. Deleted batches cannot be recovered. If a batch is accidentally deleted, reupload or manually re-enter the batch information.

### TIP

Recommended: Limit users' delete entitlements.

There are two ways to delete a batch:

- Select **Delete** from the **Select Option** drop-down list, and then select **Delete** on the next screen.

The screenshot shows the 'ACH Batch List' interface. At the top, it says 'Total Batches 4' and 'View 10 | 20 | 50 | 100'. Below this is a 'Create a new batch for:' section with a 'Select Company' dropdown. The main table has columns: Status, Batch Name, Type, Company, Process Date, Debit, and Credit. There are four rows of batches, all with a status of 'Ready'. A dropdown menu is open on the right side of the table, showing options: 'Select option...', 'View', 'Download', 'Edit', 'Quick Edit', 'Copy', 'Import', 'Delete' (highlighted in blue), and 'Initiate'. At the bottom of the table, there are buttons for 'Select All', 'Delete Selected', and 'Initiate Selected'.

Status	Batch Name	Type	Company	Process Date	Debit	Credit
Ready	Bonus_2016	PPD	Wells Co	03/01/2016	\$0.00	\$6,250.00
Ready	Payroll_2016	PPD	Wells Co	03/01/2016	\$0.00	\$6,250.00
Ready	HrlyPyr12016	PPD	Truist Co		\$0.00	\$5,400.00
Ready	January Payroll	PPD	Chickadee Assoc	09/16/2014	\$1,650.00	\$1,650.00
Total					\$1,650.00	\$19,550.00

- Select multiple batches, select **Delete Selected**, and then select **Delete** on the next screen.

This screenshot is similar to the previous one, but with the first three rows of the table selected (indicated by checked checkboxes in the first column). The 'Delete Selected' button at the bottom right is highlighted with a red box.

Status	Batch Name	Type	Company	Process Date	Debit	Credit
Ready	Bonus_2016	PPD	Wells Co	03/01/2016	\$0.00	\$6,250.00
Ready	Payroll_2016	PPD	Wells Co	03/01/2016	\$0.00	\$6,250.00
Ready	HrlyPyr12016	PPD	Truist Co		\$0.00	\$5,400.00
Ready	January Payroll	PPD	Chickadee Assoc	09/16/2014	\$1,650.00	\$1,650.00
Total					\$1,650.00	\$19,550.00

## Managing Tax Payments

Use the **Tax Payment** submenu to create an electronic tax payment record. The tax payment record created is included in the ACH batch listing. The treasury accepts Treasury Tax and Loan (TT&L) payments electronically from users who are enrolled with the Treasury Department.



1. Go to **Cash Manager > ACH > Tax Payment**.
2. Choose a situation and follow the corresponding steps.

Situation	Steps
<b>Adding Tax Payments</b>	<p>1. Complete the fields.</p> <p><b>Pay To</b> Select <i>Federal</i> or the desired state if making a state tax payment.</p> <p><b>Batch</b> Enter a name to distinguish the tax payment batch for the customer's benefit.</p> <p><b>Routing Number</b> Select <b>Lookup</b> to select the routing number associated with the financial institution that receives the tax payment.</p> <p><b>Company Name</b> Select the ACH company name.</p> <p><b>Tax Period</b> Select the month and year for the tax period.</p> <p><b>Tax Code</b> Enter the code to indicate the tax payment type.</p> <p><b>Taxpayer ID</b> Enter the company's Employer Identification Number (EIN).</p> <p><b>Amount Type Code</b> Enter the associated amount type. Select <b>Lookup</b> to see available amount type code options.</p> <p><b>NOTE</b> This field only appears for state tax payments.</p> <p><b>Amount</b> Enter the dollar amount of the transaction.</p> <p><b>Pay From Account</b> Select the account to debit for the offset transaction.</p> <ul style="list-style-type: none"> <li>● If the ACH company is set up to initiate balanced batches only, select from the accessible NetTeller accounts.</li> <li>● If the ACH company is set up to initiate batches by selecting an offset account, search for and select the offset account.</li> </ul>

Situation	Steps
	<p><b>Tax Information ID 1</b></p> <p>Enter the amount designated for Social Security. This field is optional.</p> <p><b>NOTE</b></p> <p>This field only appears for Federal tax payments.</p> <p><b>Tax Information ID 2</b></p> <p>Enter the amount designated for Medicare. This field is optional.</p> <p><b>NOTE</b></p> <p>This field only appears for Federal tax payments.</p> <p><b>Tax Information ID 3</b></p> <p>Enter the amount designated for withholding. This field is optional.</p> <p><b>NOTE</b></p> <p>This field only appears for Federal tax payments.</p> <ol style="list-style-type: none"> <li>2. Select <b>Quick Add</b> to add the tax payment and enter a new record.</li> <li>3. Enter the tax payments.</li> <li>4. Select <b>Submit</b>.</li> </ol>
<b>Viewing Tax Payments</b>	<ol style="list-style-type: none"> <li>1. In the <i>Options</i> column, next to the desired tax payment, select <i>View</i>.</li> </ol>
<b>Editing Tax Payments</b>	<ol style="list-style-type: none"> <li>1. In the <i>Options</i> column, next to the desired tax payment, select <i>Edit</i>.</li> <li>2. Edit the fields, as necessary.</li> <li>3. Select <b>Submit</b>.</li> </ol>
<b>Deleting Tax Payments</b>	<ol style="list-style-type: none"> <li>1. In the <i>Options</i> column, next to the desired tax payment, select <i>Delete</i>.</li> <li>2. Select <b>Delete</b>.</li> </ol>
<b>Downloading Tax Payments</b>	<ol style="list-style-type: none"> <li>1. In the <i>Options</i> column, next to the desired tax payment, select <i>Download</i>.</li> <li>2. Select a download format: <ul style="list-style-type: none"> <li>● <i>List (PDF)</i> - Select a field to sort by and the desired sorting order.</li> <li>● <i>NACHA</i> formatted file</li> </ul> </li> <li>3. Select <b>Submit</b>.</li> </ol>

## Situation

## Steps

4. Select the download link.

### Copying Tax Payments

1. In the *Options* column, next to the desired tax payment, select **Copy**.
2. Enter a new name for the copied tax payment.
3. Select **Submit**.

### Add a Federal Tax Payment

**Add Tax Payment** ?

Pay To: Federal

Category: Tax FD First Quarter

Routing Number: [Empty] Lookup

Company Name: Citizens Bank

Tax Period: 03/16 mm/yy

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

Taxpayer ID: [Empty]

Amount: \$3,000.00

Pay From Account: Payroll

Tax Information ID	Amount
1	\$1,500.00
2	\$1,000.00
3	\$500.00

Quick Add Submit Cancel

### Add a State Tax Payment

Add Tax Payment

Pay To

Kansas

Category

Tax KS

First Quarter

Routing Number

991234567

Lookup

Company Name

JHA Auto

Tax Period

03/01/2021

mm/dd/yyyy

Tax Code

04201

Lookup

Taxpayer ID

000123456

Amount Type Code

P

Lookup

Amount

\$3,000.00

Pay From Account

Operations

Quick Add

Submit

Cancel

## Viewing ACH Activity

Batch history is viewable after the batch is originated.

1. Go to **Cash Manager > ACH > Activity**.
2. Review the columns.

### Initiated

The date the batch was initiated.

### Effective

The effective date for the batch.

### Batch

The name given to the batch.

### Type

The SEC associated with the batch.

### Company

The ACH company name.

### Debits

The total batch debits.

### Credits

The total batch credits.

### Offset Account

The offset account for the batch.

### Recurring

The **Frequency** originally indicated for processed recurring ACH batches or **None** if the batch was not recurring.

#### NOTE

This column only appears for NetTeller financial institutions using the JHA Commercial Cash Management product.

### Confirmation Number


The designated confirmation number for the batch.

#### NOTE

This column only appears for NetTeller financial institutions using the JHA Commercial Cash Management product.

#### TIP

Select **View** to view a list of transactions included within the batch. For NetTeller financial institutions using the JHA Commercial Cash Management product, **Initiated Date**, **Confirmation Number**, **Effective Date**, and **Frequency** (along with associated values) appear on the *ACH Transaction List* screen.

ACH Transaction List 					
Batch Payroll_2016		Batch Code PPD	Total Transactions 3 View 10   20   50   100   All   Search		
Company JHA All		Entry Description PAYROLL			
Initiated By JEN		Restrict Batch <input type="checkbox"/>			
Initiated Date 03/01/2016		Confirmation Number 0004			
Effective Date 03/21/2016					
Name	ID Number	Account	Amount	CR/DR	Held
John Doe	34	11111111	\$1,500.00	CR	
Jane Doe	76	00000000	\$1,500.00	CR	
Mary S	56	11111111	\$1,500.00	CR	
Total Debits \$0.00			Total Credits \$4,500.00	Offset Account xxxxxxxxxxxx4567 D	
<div>Return</div>					

3. Select **Search** to filter your search results, and then select **Submit**.

## The Search Option

Use the **Search** option to locate a specific type of transaction or a specific user. Use this option at **Cash Manager > ACH** in the *Search Records* section. Enter the necessary search criteria, and then select **Search**.

Search Records ?

Name

smith

ID Number

Batch

Amount

.

Prenote

☐

Held

☐

Search

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

Information Message: 4 record(s) found						
Search Results ?						
Total Transactions 4 View <a href="#">10</a>   <a href="#">20</a>   <a href="#">50</a>   <a href="#">100</a>						
Name	ID Number	Batch	Account	Amount	CR/DR	Held
Adam S	45	January Payroll	123456	\$500.00	CR	<a href="#">Edit</a> <a href="#">Delete</a>
Mary S	56	Payroll_2016	11111111	\$1,500.00	CR	<a href="#">Edit</a> <a href="#">Delete</a>
Adam S	76	HrlyPyr12016	123456	\$1,200.00	CR	<a href="#">Edit</a> <a href="#">Delete</a>
Mary S	56	Bonus_2016	11111111	\$1,500.00	CR	<a href="#">Edit</a> <a href="#">Delete</a>
Return						

## NOTE

Transactions in a batch with an *Initiated* or *Processed* status cannot be modified or deleted until the batch returns to the *Ready* status.

# Wires

Use this submenu to view, transmit, create, edit, and delete wires based on both the user and account-level wire authorities assigned.

The following statuses may appear on the *Wires List* screen in the *Status* column.

- *Ready* - Wire is ready to be transmitted.
- *Initiated* - Wire has been initiated.

This status also appears if the initiated NetTeller outgoing wire (single or repetitive) contains Office of Foreign Assets Control (OFAC) information. There is no visual indicator to the NetTeller Cash Management user to show that the wire has been flagged for OFAC. However, for SilverLake financial institutions, in **WIRES** option **Enter - Update Wire Transfers**, the corresponding wire appears (in either the NetTeller or all view) with an *OF* (OFAC) status in the *ST* (status) column. You can review the wire including the information within the wire originally flagged as OFAC, and initiate the wire after review.

## NOTE

When a wire is initiated, the physical address is used if one is available for the originator address associated with that wire. If a physical address is not available, the CIF address is used.

- *Processed* - Wire was processed.
- *Approval* - First approver initiated the wire, and the wire requires approval by second approver due to wire amount and dual control amount set for the first approver.

## NOTE

This status applies to SilverLake NetTeller wires only.

- *Next Day* - Wire was initiated after the cut-off time set for NetTeller outgoing wires.

## Creating Wire Instructions: Domestic Wires

These wire instructions can serve as a template that you use on multiple occasions, or you may use it only once. Once the wire is created, you transmit the wire which sends the information to the bank. The bank then sends out the wire.

1. Go to **Cash Manager > Wires > Edit/Add**.
2. Select an account from the **View Wires For** drop-down, and then select **Add Wire**.

Edit/Add Wires List
View Range: 10 | 20 | 50 | 100

View wires for: Business Add Wire

Status	Amount	Rep Code	Account Number	Receiving FI		
Pending	\$10.00	Single	454545	55555555	Edit	Delete

3. Complete the selected fields.

Define New Wire For Operations
[Click here for International wire input screen](#)

Credit Account Information

Credit Account Number:
Credit Account Name:
Credit Account Address:

Receiving Bank Information

Receiving Bank ABA Number:
Search for ABA Number
Receiving Bank Name:
Receiving Bank Address:

Wire Information

Remarks:

Repetitive Wire/Code:
Amount: \$1,000.00

Submit
Cancel

## Wire Name

Enter a descriptive name for the wire. This value appears on the various wire listing screens.

## Credit Account Number

Enter the account to receive the wired funds.



**Credit Account Name**

Enter the name on the account receiving the wired funds.

**Credit Account Address**

Enter the address of the recipient for the wired funds.

**Receiving Bank ABA Number**

Enter the routing number of the financial institution where the wire is sent.

**NOTE**

If NetTeller financial institutions using the JHA Commercial Cash Management product enter the correct **Receiving Bank ABA Number**, the **Receiving FI Name** and **Receiving FI Address** automatically populate.

Select **Search for ABA Number** to search for a financial institution. Selecting an ABA from the search option populates all remaining *Receiving Bank Information* fields.

**Receiving FI Name**

Enter the name of the financial institution where the wire is being sent.

**Receiving FI Address**

Enter the address of the financial institution where the wire is being sent, including the city, state, and ZIP.

**Remarks**

Enter special instructions for the wire. These remarks appear to the wire recipient.

**Save As Repetitive Wire**

Select this check box if the wire has particular instructions/remarks that are going to be used multiple times. For example, a cash user can send a wire to this person/company once a month. By indicating this wire is a repetitive wire, you do not have to recreate the wire each time. Enter a wire code to distinguish the wire. The code can be six alpha or numeric characters. Leave this check box cleared for one-time (single) wires.

**Amount**

Enter the dollar amount of the wire.

4. Select **Submit**.

You have successfully created a domestic wire instruction.

To transmit this wire, review information about transmitting wires.

## Creating Wire Instructions: International Wires

These wire instructions can serve as a template that you use on multiple occasions, or you may use it only once. The fields associated with international wires can be used for international wires or for sending wires through a correspondent bank. Once the wire is created, you transmit the wire which sends the information to the bank. The bank then sends out the wire.

1. Go to **Cash Manager > Wires > Edit/Add**.
2. Select an account from the **View Wires For** drop-down menu, and then select **Add Wire**.

Status	Amount	Rep Code	Account Number	Receiving FI	
Pending	\$10.00	Single	XXXXXXXXXX	XXXXXXXXXX	<a href="#">Edit</a> <a href="#">Delete</a>

3. Select **Click Here for International Wire Input Screen**.

**Define New Wire For Operations**

[Click here for International wire input screen](#)

**Credit Account Information**

Credit Account Number:

4. Complete the fields as necessary, and then select **Submit**.

**NOTE**

Depending on your financial institution's settings, the international wire fields that appear may vary per financial institution.

[Click here for Domestic wire input screen](#)

**Credit Account Information**

Credit Account Number:

Credit Account Name:

Credit Account Address:

**Receiving Bank Information**

Receiving Bank ABA Number:

Receiving Bank Name:

Receiving Bank Address:

**Wire Information**

Remarks:

Repetitive Wire/Code: ☐

Amount:

Receiving FI Information

Intermediary FI..IBK/4000:

Select Option...

Intermediary FI name..IBK/4000:

Intermediary FI address1..IBK/4000:

Intermediary FI address2..IBK/4000:

Intermediary FI address3..IBK/4000:

Beneficiary FI..BBK/4100:

B-Bank id code/SWII

Beneficiary FI name..BBK/4100:

Beneficiary FI address1..BBK/4100:

Beneficiary FI address2..BBK/4100:

Beneficiary FI address3..BBK/4100:

Reference Beneficiary..RFB/4320:

## Wire Name

Enter a descriptive name for the wire. This value appears on the various wire listing screens.

## Credit Account Number

Enter the account to receive the wired funds.

## Credit Account Name

Enter the name on the account receiving the wired funds.

## Credit Account Address

Enter the address of the recipient for the wired funds.

## Receiving Bank ABA Number

Enter the routing number of the financial institution where the wire is sent.

### NOTE

If NetTeller financial institutions using the JHA Commercial Cash Management product enter the correct **Receiving Bank ABA Number**, the **Receiving FI Name** and **Receiving FI Address** automatically populate.

Select **Search for ABA Number** to search for a financial institution. Selecting an ABA from the search option populates all remaining *Receiving Bank Information* fields.

## Receiving FI Name

Enter the name of the financial institution where the wire is being sent.

## Receiving FI Address

Enter the address of the financial institution where the wire is being sent, including the city, state, and ZIP.

### Remarks

Enter special instructions for the wire. These remarks appear to the wire recipient.

### Save As Repetitive Wire

Select this check box if the wire has particular instructions/remarks that are going to be used multiple times. For example, a cash user can send a wire to this person/company once a month. By indicating this wire is a repetitive wire, you do not have to recreate the wire each time. Enter a wire code to distinguish the wire. The code can be six alpha or numeric characters. Leave this check box cleared for one-time (single) wires.

### Amount

Enter the dollar amount of the wire.

### Beneficiary FI..BBK/4100

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

### Beneficiary FI Name..BBK/4100

Enter the name of the international bank that is receiving the wire.

### Beneficiary FI Address(1-3)..BBK/4100

Enter the international bank's address that is receiving the wire.

You have successfully created an international wire instruction.

To transmit this wire, review information about transmitting wires.

## Managing Wire Templates

1. Go to **Cash Manager > Wires > Edit/Add**.
2. Choose a situation and follow the corresponding steps.

Situation	Steps
<b>Editing Wires</b>  <b>NOTE</b> <b>Any wire with a <i>Ready</i> status can be edited.</b>	<ol style="list-style-type: none"><li>1. Select the desired account for <b>View Wires For</b>.</li><li>2. Select <b>Edit</b> next to the desired wire.</li><li>3. Edit the fields, as necessary.</li><li>4. Select <b>Submit</b>.</li></ol>
<b>Deleting Wires</b>  <b>NOTE</b> <b>Any wire with a <i>Ready</i> status can be deleted.</b>	<ol style="list-style-type: none"><li>1. Select the desired account for <b>View Wires For</b>.</li><li>2. Choose one of the following options:</li></ol>

Situation	Steps
	<ul style="list-style-type: none"> <li>• Select <b>Delete</b> next to the desired wire.</li> <li>• Select the check boxes next to the desired wires, and then select <b>Delete Selected</b>.</li> </ul>
	3. Select <b>Delete</b> .

## Transmitting Wires

1. Go to **Cash Manager > Wires**.
2. Choose a situation, and complete the corresponding steps.

Situation	Steps
<b>Transmitting an Immediate Single Wire</b>	<ol style="list-style-type: none"> <li>1. Select <b>Transmit Wires</b>.</li> <li>2. Select the desired account from the <b>View Wires For</b> drop-down list.</li> <li>3. Locate and select the desired wire, and then select <b>Transmit</b>.</li> <li>4. Set the <b>Effective Date</b> field to the current date.</li> <li>5. Enter the <b>Wire Password</b>, and then select <b>Transmit</b>.</li> </ol>
<b>Transmitting a Future-Dated Single Wire</b>	<ol style="list-style-type: none"> <li>1. Select <b>Transmit Wires</b>.</li> <li>2. Select the desired account from the <b>View Wires For</b> drop-down list.</li> <li>3. Locate and select the desired wire, and then select <b>Transmit</b>.</li> <li>4. Select the date for the wire to process from the <b>Effective Date</b> field.</li> <li>5. Enter the <b>Wire Password</b>, and then select <b>Transmit</b>.</li> </ol>
<b>Transmitting an Immediate Repetitive Wire</b>	<ol style="list-style-type: none"> <li>1. Select <b>Transmit Templates</b>.</li> <li>2. Select the desired account from the <b>View Wires For</b> drop-down list.</li> <li>3. Locate and select the desired wire, and then select <b>Transmit</b>.</li> <li>4. Enter the <b>Wire Password</b>, and then select <b>Transmit</b>.</li> </ol>
<b>Transmitting a Future-Dated Repetitive Wire</b>	<ol style="list-style-type: none"> <li>1. Select <b>Transmit Templates</b>.</li> <li>2. Select the desired account from the <b>View Wires For</b> drop-down list.</li> <li>3. Locate and select the desired wire, and then select <b>Transmit</b>.</li> <li>4. Enter the <b>Wire Password</b>, and then select <b>Transmit</b>.</li> </ol>
<b>Transmitting a Dual Control Wire</b>	<b>NOTE</b>

## Situation

## Steps

---

Dual control wires require two cash users. The second cash user cannot approve future-dated or recurring wires until the day the wire is scheduled to process.

First Cash User:

1. Select **Transmit Wires** for a single wire or **Transmit Templates** for repetitive wires.
2. Select the desired account from the **View Wires For** drop-down list.
3. Locate and select the desired wire, and then select **Transmit**.
4. Enter the **Wire Password**, and then select **Approve**.

A message appears indicating the wire requires dual control. The wire appears in the *Approval* status until the second cash user transmits the wire.

Second Cash User:

1. Select **Transmit Wires**.
2. Locate and select the wire in *Approval* status, and then select **Transmit**.

### NOTE

Future-dated and recurring wires do not appear in the *Approval* status and cannot be approved until the date they are scheduled to process.

## Situation

## Steps

3. Enter the **Wire Password**, and then select **Transmit**.

### Single Wire Transmit Example

Wire List List ?							
View Wires for: Operations							
Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI	
Closing	838	Ready	\$100.00	No	123456	Bank of America	Transmit
Closing	851	Initiated	\$100.00	Yes	123456	Bank of America	

### Repetitive Wire Transmit Example

Transmit Templates List ?							
View Wires for: Operations							
Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI	
Closing	1	Ready	\$100.00	Y	123456	Bank of America	Transmit
Wire	2	Ready	\$987.65	Y	123456	Bank of America	Transmit
Wire	3	Ready	\$100.00	Y	123456	Bank of America	Transmit

### Dual Control Message for First Cash User

This wire requires two-person authorization before it can be transmitted.  
Enter your Wire Password and select **Approve** to begin this process.

Wire Password

### Approval Status for Second Cash User

Wire List List ?							
View Wires for: Operations							
Wire Name	Sequence	Status	Amount	Rep	Account Number	Receiving FI	
Closing	838	Approval	\$100.00	No	123456	Bank of America	Transmit
Single Wire	818	Initiated	\$10.00	No	000000	Bank of America	
Closing	820	Initiated	\$100.00	Yes	123456	Bank of America	

## Viewing Wire Activity

Use the **Activity** submenu to view a list of all initiated wire activity (the default display setting is 15 days).

1. Go to **Cash Manager > Wires > Activity**.
2. Select the desired account for **View Wire Activity For**.



Wire History for 10/15/2020 to 03/09/2021 ?			View Range: <a href="#">7 Days</a>   <a href="#">15 Days</a>   <a href="#">30 Days</a>   <a href="#">Search</a>	
View Wire Activity for:		Operations		
Transmitted:	Amount:	Rep Code:	Receiving Account Number:	Receiving FI:
11/08/2020	\$100.00	1234567890	123456	CITIZENS FIRST BK
2/16/2021	\$200.00	1111111111	123456	CITIZENS FIRST BK
11/08/2020	\$100.00	1234567890	123456	CITIZENS FIRST BK
11/08/2020	\$1,000.00	1111111111	123456	CITIZENS FIRST BK

### 3. Review the columns.

#### Wire Name

The name indicated for the wire.

#### Transmitted

The date the wire was transmitted.

#### Effective

The effective date for the wire.

#### NOTE

This column is only available for NetTeller SilverLake financial institutions using the JHA Commercial Cash Management product.

#### Amount

The wire amount.

#### Rep Code

The rep code for the wire if the wire was set up as a repetitive/template.

#### Recurring

The value selected for the **Frequency** field in **Cash Manager > Wires > Transmit Templates > Transmit** appears under the *Recurring* column.

#### NOTE

This column is only available for NetTeller SilverLake financial institutions using the JHA Commercial Cash Management product.

#### Receiving Account Number

The beneficiary's/receiver's account number.

#### Beneficiary Name

The beneficiary name receiving the wire.

#### NOTE

This column is only available for NetTeller SilverLake financial institutions using the JHA Commercial Cash Management product.

### **Receiving FI**

The financial institution receiving the wire.

### **OMAD**

The Output Message Accountability Data number is for delivery-related details. This value is associated with DirectLine Wires, a product available for SilverLake financial institutions only.

4. Select **Search** to filter your search results, and then select **Submit**.

A selected field is defined in the following list.

### **Search By**

- Select *Transmitted Date* (default) to search by the date the wire was transmitted.
- Select *Effective Date* to search by the effective date of the wire.

### **NOTE**

The **Search By** options are only available for NetTeller SilverLake financial institutions using the JHA Commercial Cash Management product.

# ARP

## Selecting Cash User Access

For a user to access ARP, the appropriate entitlements must be enabled. These entitlements allow you to determine what the users can do. Can they only upload an items file? Do they need to work exceptions?

1. To enable these options, go to the *Users* screen within the *Cash Manager* tab.
2. Select **Default Settings** for the cash user.
3. Select the check boxes for the following ARP entitlements.
  - **Download ARP File** - View the text file created by the financial institution. These files include outstanding checks, checks cleared last month, or checks cleared yesterday.
  - **Upload ARP** - Upload file containing a list of check items that have been dispersed. The file must include the check number and amount. You are also able to enter check information manually.
  - **Work ARP Items** - View exception items and decide to pay or return them. Exception items are checks presented for payment that do not match previously uploaded items.

Cash User Setting ?

User: jen

<input checked="" type="checkbox"/> Transaction Inquiry	<input checked="" type="checkbox"/> Define Non-Rep Wires	<input type="checkbox"/> Upload Positive Pay
<input checked="" type="checkbox"/> Statement Inquiry	<input checked="" type="checkbox"/> Edit Non-Rep Wires	<input type="checkbox"/> Work Positive Pay Items
<input checked="" type="checkbox"/> Current Day Balance	<input checked="" type="checkbox"/> Define Rep Wires	<input checked="" type="checkbox"/> Download ARP File
<input checked="" type="checkbox"/> Prior Day Balance	<input checked="" type="checkbox"/> Edit Rep Wires	<input checked="" type="checkbox"/> Upload ARP
<input checked="" type="checkbox"/> Stop Inquiry	<input checked="" type="checkbox"/> Transmit Wires	<input checked="" type="checkbox"/> Work ARP Items
<input checked="" type="checkbox"/> Stop Additions	<input checked="" type="checkbox"/> Bill Payment	<input checked="" type="checkbox"/> Transfers
	<input checked="" type="checkbox"/> View Rates	<input type="checkbox"/> Order Checks
	<input type="checkbox"/> ES	
<input checked="" type="checkbox"/> Work ACH Exceptions		

Select Accounts ?

## Exception Items

If an item is presented for payment but does not match what was previously uploaded, the item becomes an exception.

Review each exception and determine if item must be paid or returned.

Examples of exception reasons include:

- **Invalid Amount**
- **Item Not Issued**
- **Voided Item**
- **Stale Date**
- **Zero Serial Number**
- **Duplicate**

## Working Exception Items

1. Choose one of the following options.

- To pay items, select the check box under the *Pay* column.
- To return items, clear the check box under the *Pay* column.

View/Work Positive Pay Items ?

View items for: ADVAN CK 0003

Check Number:	Amount:	Payee:	Pay:	Protected:
<a href="#">4005</a>	\$23.98		<input type="checkbox"/>	<a href="#">Details</a>
<a href="#">4000</a>	\$25.00		<input type="checkbox"/>	<a href="#">Details</a>
<a href="#">8000</a>	\$2,500.00		<input type="checkbox"/>	<a href="#">Details</a>

Submit

### TIP

If a padlock appears under the *Protected* column, the item cannot be worked. An item may be protected if it is outside of the allowed time frame for working exception items, or the account is set up for full reconciliation only. To help determine if the item must be paid or returned, select **Details** to get additional information including the **Exception Reason**.

Details of 4005

Account Name: ADVAN CK 0003

Check Number: 4005

Amount: \$23.98

Payee:

Source Of Entry: Manual

Exception Reason: Item previously paid

Updated By:

When Updated: 12:00:00 AM

Updated From Workstation:

Protected(Y/N):

DDA Batch Number:

DDA Sequence Number:

Print

Close

If an image is available, the check number is a link to view the front and back of the item.

Image of Item Number 1039

Rotate

Print

JHA Air

663 W. Highway 60

Monett MO 65807-8215

Date 4/25/2017

1039

Pay To The

Order Of

John Doe

\$ 72.58

Seventy Two Dollars and 58/100

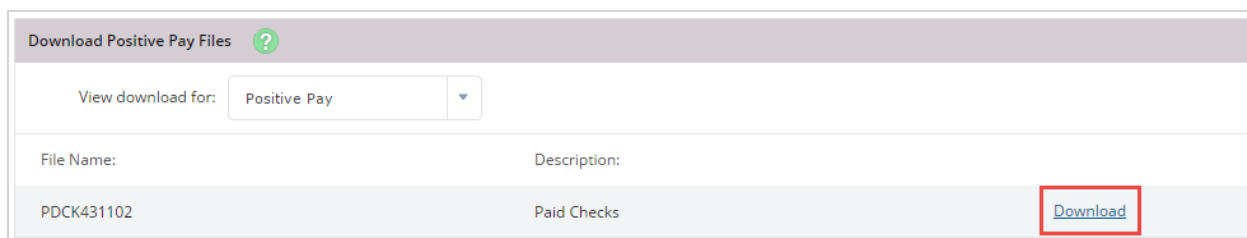
Dollars

2. Select **Submit**.

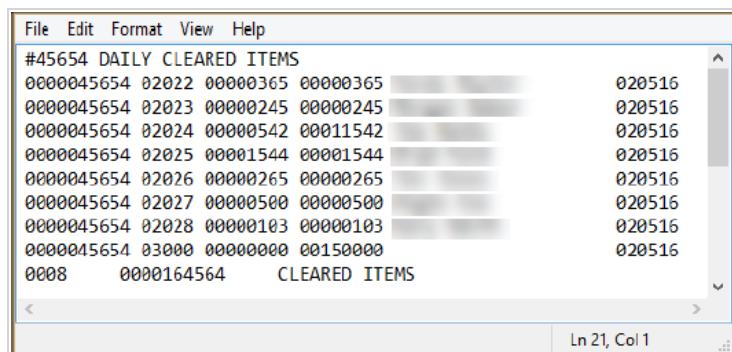
## Download

The financial institution is able to create informational files that you can view in NetTeller. This is the account reconciliation part of ARP. A file may contain information such as cleared items or outstanding items.

Once the financial institution generates a file, you can view the report and save it to your computer. To view the report, select the account, select **Download**, and then follow the instructions to view or save information.



Download Positive Pay Files ?	
View download for:	Positive Pay ▼
File Name:	Description:
PDC431102	Paid Checks
<a href="#">Download</a>	



File Edit Format View Help				
#45654 DAILY CLEARED ITEMS				
0000045654	02022	00000365	00000365	020516
0000045654	02023	00000245	00000245	020516
0000045654	02024	00000542	00011542	020516
0000045654	02025	00001544	00001544	020516
0000045654	02026	00000265	00000265	020516
0000045654	02027	00000500	00000500	020516
0000045654	02028	00000103	00000103	020516
0000045654	03000	00000000	00150000	020516
0008	0000164564	CLEARED ITEMS		
Ln 21, Col 1				

## Edit Upload Format

For ARP to be effective, any items issued must be uploaded and sent to the bank.

There are two types of files that can be uploaded into NetTeller: CSV and fixed position. If uploading either of these types, an upload format must be established indicating where information is contained within the file.

### TIP

If **Edit Upload Format** is not available, contact the financial institution. The financial institution may need to open a Support case with Jack Henry & Associates. Only JHA can enable this option.

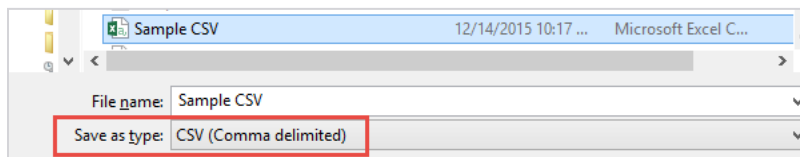
## CSV Files

A CSV file is created within Excel®. The information is located within specific columns. In this example, the item number is found in the first column, while the item amount is found in the second column.

	A	B	C	D	E	F	G
1	74340	25000	John A.	8/9/2015			
2	74341	30100	John B.	8/9/2015			
3	74342	87400	John C.	8/9/2015			
4	74343	67400	John D.	8/9/2015			
5	74344	10000	Jane A.	8/9/2015			
6	74345	2398	Jane B.	8/9/2015			
7	74346	87690	Jane C.	8/9/2015			
8							
9							
10							
11							
12							
13							

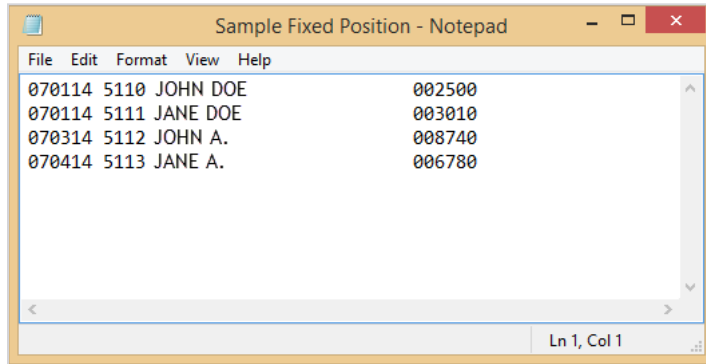
### CAUTION

When saving a CSV file, change the file extension (type) to .csv, not .xls. A .xls file does not upload successfully.



## Fixed Position Files

A fixed position file is created within Notepad. The information is located within a specific position of the line. In this example, the issue date begins in position 1 and ends in position 6, while the item number begins in position 8 and ends in 11.



## Editing Upload Format

1. From the **Select Upload Format to Edit** option, select one of the following file types:

- *CSV File*
- *Fixed Position*



2. Edit the fields, as necessary.



For date fields, select the format your date is in. If using the void option, you must also indicate the variable for a void.

### CSV File

Edit CSV File Upload Format:

Account Number:

Select

▼

Account Type:

Select

▼

Chk:

Sav:

Christmas Club:

GL:

Debit / Credit:

Select

▼

Debit Indicator:

Credit Indicator:

Item Number:

1

▼

Item Amount:

2

▼

Issue Date:

4

▼

Date Format:

mmddyyyy

▼

Void Date:

Select

▼

Date Format:

mmddyyyy

▼

Payee:

3

▼

Payee Address 1:

Select

▼

Payee Address 2:

Select

▼

Payee Address 3:

Select

▼

Payee Address 4:

Select

▼

Void Indicator:

Select

▼

Yes Indicator:

Stop Indicator:

Select

▼

Yes Indicator:

Save

Reset

Cancel

For a fixed position file, enter the beginning and ending position of the information.

### Fixed Position File

Edit Fixed Position File Upload Format:

	Begin	End				
Account Number:	<input type="text" value="0"/>	<input type="text" value="0"/>				
Account Type:	<input type="text" value="0"/>	<input type="text" value="0"/>	Chk: <input type="text"/>	Sav: <input type="text"/>	Christmas Club: <input type="text"/>	GL: <input type="text"/>
Debit / Credit:	<input type="text" value="0"/>	<input type="text" value="0"/>	Debit Indicator: <input type="text"/>	Credit Indicator: <input type="text"/>		
Item Number:	<input type="text" value="0"/>	<input type="text" value="0"/>				
Item Amount:	<input type="text" value="0"/>	<input type="text" value="0"/>				
Issue Date:	<input type="text" value="0"/>	<input type="text" value="0"/>	Date Format:	<input type="text" value="yyymmdd"/>	<input type="text"/>	
Void Date:	<input type="text" value="0"/>	<input type="text" value="0"/>	Date Format:	<input type="text"/>	<input type="text"/>	
Payee:	<input type="text" value="0"/>	<input type="text" value="0"/>				
Payee Address 1:	<input type="text" value="0"/>	<input type="text" value="0"/>				
Payee Address 2:	<input type="text" value="0"/>	<input type="text" value="0"/>				
Payee Address 3:	<input type="text" value="0"/>	<input type="text" value="0"/>				
Payee Address 4:	<input type="text" value="0"/>	<input type="text" value="0"/>				
Void Indicator:	<input type="text" value="0"/>	<input type="text" value="0"/>	Yes Indicator:	<input type="text"/>		
Stop Indicator:	<input type="text" value="0"/>	<input type="text" value="0"/>	Yes Indicator:	<input type="text"/>		

### 3. Select **Save**.

The upload format is not worked again unless the file layout changes.

## Uploading an ARP File

To determine exception items, you need a list of checks that you have issued. This list can either be uploaded into NetTeller or entered manually. While your file can contain as much information as you want, item number and item amount are required.

If you have manually created a CSV or Fixed Position file, or you have software that creates the file, use the standard upload option.

1. In **Upload File For**, select the account.
2. In **Upload File Type**, choose one of the following file types:

- *CSV File.*

**Upload Positive Pay Files** ?

Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type.

Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your file, try the 'Open Input' method.

Upload File For: Operations 2

Upload File Type: CSV File

[Choose File](#) Sample4 CSV.csv

NOTE: Maximum upload file size is 4052 MB.

[Upload](#)

- *Fixed Position File.*
- *Manual Entry* - Use this method if you already uploaded your file for the day but have extra issued items, or if you cannot create a CSV file or a Fixed Position file. With the manual entry option, you can enter the item's information directly into NetTeller.

**Upload Positive Pay Files** ?

Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type.

Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your file, try the 'Open Input' method.

Upload File For: Operations 2

Upload File Type: CSV File

CSV File  
Fixed Position File  
**Manual Entry**  
Open Input

[Upload](#)

- *Open Input* - Use this method if you have trouble with uploading a CSV file or a Fixed Position file.

**Upload Positive Pay Files** ?

Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type.

Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your file, try the 'Open Input' method.

Upload File For: Operations 2

Upload File Type: CSV File

CSV File  
Fixed Position File  
Manual Entry  
Open Input

Upload

3. Choose a situation and follow the corresponding steps.

Situation	Steps
<b>Uploading Files Using CSV or Fixed Position</b>	1. Browse for the file.
<b>Uploading Files Using Manual Entry</b>	1. Enter the item information. Multiple pages of up to 11 items can be entered.
<b>Uploading Files Using Open Input</b>	1. Open the CSV or fixed position file you are trying to upload in a text editor, such as Notepad. 2. Copy the contents of the file and paste it into the NetTeller text box.

***Enter Item Information When Uploading Files Using Manual Entry***

Upload Positive Pay Files ?

Upload File For: Operations 2

Check Number:	Date Issued:	Check Amount:	Type:	Payee:
1 6258	03/01/2016	100.00	Debit	John Doe
2 6259	03/01/2016	100.00	Debit	Jane Doe
3			Debit	
4			Debit	
5			Debit	
6			Debit	
7			Debit	
8			Debit	
9			Debit	
10			Debit	
11			Debit	

1 2 3 4 5 6 7 8

Upload Reset Cancel

### Copying Contents of the File When Uploading Files Using Open Input

Upload Positive Pay Files ?

Open the file you wish to upload in a text editor (such as Notepad in Windows). Select the entire contents of the file. Copy the file using the appropriate method for your computer (Ctrl-C in Windows). Paste the contents of the file in the entry field below (Ctrl-V in Windows). Click the **Upload** button.

Upload File For: Operations 2

Upload File Type: CSV File

190140,25000,,5/9/2014  
 190141,30100,,5/9/2014  
 190142,87400,,5/9/2014  
 190143,60000,,5/9/2014  
 190144,10000,,5/9/2014  
 190145,2398,,5/9/2014  
 190146,87690,,5/9/2014  
 190147,25000,,5/9/2014  
 190148,14300,,5/9/2014  
 190149,9000,,5/9/2014

Upload Cancel

#### 4. Select **Upload**.

Once the file uploads, the *File Upload Status* screen appears.

#### **TIP**

Select **View Details** to review the items.

File Upload Status ?						View 5   10   20   50   100   All
File Name	Format	Type	Related Account	Upload Date ▾	Status	
Sample4 CSV.csv	Comma	ARP	Operations 2	3/1/2016 12:41:38 PM	<a href="#">View Details</a>	
						<a href="#">Refresh List</a>

5. Verify that the item information is correct, and then select **Approve**.

#### NOTE

A file must be approved prior to uploading another file.

Upload Results ?

View 102050100All

Status:	Check Number: ▾	Date Issued:	Payee:	Amount:
Successful	00000005000	03/19/2016	Ryan M.	\$250.00
Successful	00000005001	03/19/2016	Jacob W.	\$301.00
Successful	00000005002	03/19/2016	Emma T.	\$875.00
Successful	00000005003	03/19/2016	Hannah P.	\$678.00
Successful	00000005004	03/19/2016	Jessica Y.	\$100.00
Successful	00000005005	03/19/2016	Roberto M.	\$23.98
Successful	00000005006	03/19/2016	Kevin D.	\$876.90
Successful	00000005007	03/19/2016	Nicholas F.	\$250.00
Successful	00000005008	03/19/2016	Nia B.	\$153.00
Successful	00000005009	03/19/2016	Bianca S.	\$90.00

Total: 10 check(s) \$3,597.88

Approve

Cancel

## Void Issued Items

There may be times when an item must be voided. Items can be voided through NetTeller even if they have already been uploaded.

If voiding an item with a file, a **Void Date** and **Void Indicator** must be included in both the file and file format.

Issue Date: 4 Date Format: mmddyyyy

Void Date: 6 Date Format: mmddyyyy

Payee: 3

Payee Address 1: Select

Payee Address 2: Select

Payee Address 3: Select

Payee Address 4: Select

Void Indicator: 5 Yes Indicator: V

Stop Indicator: Select Yes Indicator:

Save Reset Cancel

If voiding an item manually, select *Void* from the **Type** column.

Upload Positive Pay Files ?

Upload File For: Operations 2

	Check Number:	Date Issued:	Check Amount:	Type:	Payee:
1	5287	03/01/2016	100.00	Void	John Doe
2				Debit	
3				Debit	

## Working ACH Exceptions

For a user to view ACH exceptions, the correct entitlement must be flagged, and the user must have access to the account.

1. From the *Cash Manger User List* screen, select **Default Settings** for the cash user.
2. Enable **Work ACH Exceptions**.

**Cash User Setting** ?

User: Jen

<input checked="" type="checkbox"/> Transaction Inquiry	<input checked="" type="checkbox"/> Define Non-Rep Wires	<input type="checkbox"/> Upload Positive Pay
<input checked="" type="checkbox"/> Statement Inquiry	<input checked="" type="checkbox"/> Edit Non-Rep Wires	<input type="checkbox"/> Work Positive Pay Items
<input checked="" type="checkbox"/> Current Day Balance	<input checked="" type="checkbox"/> Define Rep Wires	<input checked="" type="checkbox"/> Download ARP File
<input checked="" type="checkbox"/> Prior Day Balance	<input checked="" type="checkbox"/> Edit Rep Wires	<input checked="" type="checkbox"/> Upload ARP
<input checked="" type="checkbox"/> Stop Inquiry	<input checked="" type="checkbox"/> Transmit Wires	<input checked="" type="checkbox"/> Work ARP Items
<input checked="" type="checkbox"/> Stop Additions	<input checked="" type="checkbox"/> Bill Payment	<input checked="" type="checkbox"/> Transfers
	<input checked="" type="checkbox"/> View Rates	<input type="checkbox"/> Order Checks
	<input type="checkbox"/> ES	

☒ Work ACH Exceptions

Select Accounts ?

ACH exception items are viewed and worked in the *ARP* tab. Here you can see which incoming ACH items need a decision. Information viewable on items includes issuing company, type of transaction (debit or credit), SEC code, amount of item, and a description.

- To work an exception item from the **ARP** tab, select either *Pay* or *Return*.

**ACH Exception Items** ?

View items for: ADVAN CK 0003 ▼

Issuing Company:	Type:	SEC:	Amount:	Description:	Pay:	Return:
JHA Air	D	PPD	\$100.00	Invoice 123456	<input type="radio"/>	<input type="radio"/>
JHA Auto	D	PPD	\$189.52	Loan Payment	<input type="radio"/>	<input type="radio"/>
JHA Air	D	PPD	\$1500.00	Rent	<input type="radio"/>	<input type="radio"/>

- Select **Submit**.



## goDough App End-User Functionality: iOS® and Android™

Your financial institution's online banking goDough app is available for iOS® and Android™ devices.

If your financial institution has given you access, you can use the following features:

Feature	Availability in the App
Geolocation services	Available
Accounts	Available
Transactions	Available
Immediate transfers	Available
Future-dated transfers	Available
Alerts	Available
Bill payments	Available with a separate contract
Future-dated bill payments	Available with a separate contract
JHA SmartPay Remote Deposit Anywhere	Available with a separate contract
Finances	Available with a separate contract
Offline Mode	Available with a separate contract
ACH initiation	Available to banks only, with a separate contract
Wire transmit	Available to banks only, with a separate contract
Debit card management	Available to banks only, with a separate contract

## Cash Management

If you are an existing cash user with **Initiate ACH** and **Transmit Wires** entitlements in traditional NetTeller, you may be able to initiate batches or transmit wires in goDough.

Single Sign-On (SSO) is required for you to be able to use mobile web banking.

### CAUTION

Currently, Cash Management for goDough is only available for banks, not credit unions.

## Initiating an ACH Batch

If you are an existing cash user with the **Initiate ACH** entitlement in traditional NetTeller, you may be able to initiate batches in mobile banking.

1. From the main menu, select the ACH option.
2. From the batch list, select the batch you want to initiate.
3. If applicable, select the offset account, and then select the effective date.
4. If applicable, select **Reset Amount to \$0.00**.
5. Select **Initiate**.

## Transmitting a Wire

If you are an existing cash user with the **Transmit Wires** entitlement in traditional NetTeller, you may be able to initiate batches in mobile banking.

1. From the main menu, select **Send Wire**.
2. Select the wire.
3. Enter your **Wire PIN**.
4. Select **Transmit** or **Approve**.

# Reporting

- Select the **Prior Day** submenu and the desired account to view prior day balance information, float information, and activity totals for the selected account.

Prior Day Information

?

View Prior Day Information for:

Operations

▼

Prior Account Information

Operations / 

Operations

Close of Business....	February 23, 2016	Prior Day Activity	
		Debits	Credits
Available Balance....	19,151.77		
Collected Balance....	44,791.42	0.00	ACH Items 0.00
Ledger Balance.....	44,791.42		
Hold Amount.....	0.00		
		0.00	Increasing 0.00
One-day Float.....	0.00		
Two-day Float.....	0.00	0.00	Over-the-counter 0.00
Three-day Float.....	0.00		
Over 3-day Float....	0.00		
		300.00	Wires 0.00
		0.00	Transfers 300.00
			Total
		300.00	300.00

- Select the **Current Day** submenu and the desired account to view current day account information and activity totals for the selected account.

Current Day Information ?

View Current Day Information for: Other Account

Current Account Information

Other Account/JHA Auto

As Of Date: 03/09/2021

Current Day Activity

		Debits	Credits
Collected Balance:	0.01		
Ledger Balance:	2.01	0.00	0.00
Hold Amount:	0.00		
		TNCF FARTINGS	
		0.00	0.00
Current Available:	0.01	0.00TELLER	0.00
		WIRES	
		0.00	0.00
		TRANSFERS	
		0.00	0.00
		OTHER	
		2.00	0.00
		TOTAL	
		2.00	0.00

- Select the **Position** submenu and the link to view the Cash Management data for prior day balance and transaction totals.

```

ACCOUNT NUMBER: 0000000000    CHECKING
ACCOUNT NAME:   JHA Auto
PRIOR DAY BALANCE INFORMATION
PRIOR DAY DATE: 1/31/2021
TRANSACTIONS TOTALS SINCE LAST STATEMENT
ACH DEBITS:           0.00
ACH CREDITS:          0.00
ATM DEBITS:           0.00
ATM CREDITS:          0.00
CHECKS/OTH DEBITS:    0.00
DEPOSITS/OTH CRDITS:  1.00
PRIOR DAY DEBITS:     0.00
PRIOR DAY CREDITS:    1.00
OPENING LEDGER BAL:   75.33
CLOSING LEDGER BAL:   76.33
CLOSING AVAILABLE BAL: 75.33
CLOSING COLLECTED BAL: 75.33
HOLD AMOUNT:         0.00
ONE_DAY FLOAT:       0.00
TWO_DAY FLOAT:       0.00
THREE_DAY FLOAT:     0.00
OVER 3_DAY FLOAT:    0.00
PRIOR DAY TRANSACTIONS
DATE    CHECK #    AMOUNT  DR/CR  DESCRIPTION
02/01/21
TOTAL DEBITS:           0    TOTAL CREDITS:      100
CURRENT DAY BALANCE INFORMATION
CURRENT DATE:           0    03/09/21
CURRENT AVAILABLE BAL:   77.33
CURRENT COLLECTED BAL:   76.33

```

### CAUTION

The *Position* report displays all accounts tied to the NetTeller ID, regardless of user permissions.

## File Status

Use this submenu to view the status of an uploaded Automated Clearing House (ACH) or Account Reconciliation Plan (ARP) file.

You can refresh the status and view details of ARP/Positive Pay files that have been successfully uploaded. Files listed on the file status screen drop off after seven days.

# Settings

## Personal

If necessary, change the logon information in **Options > Personal**.

### Modify Personal Settings

- Change the company email address (only accessible to Full or Partial Administrators). Only company administrators can change the cash user's email addresses.
- Change company mobile phone number for text alerts.
- Change watermark image to select a new image.
- Create a password reset question and answer, if applicable.

### Modify Login Information

Change the user name, password, and wire PIN.

#### NOTE

Depending on your financial institution's settings, you may be able to submit your updated personal information to your financial institution.

## Account

Cash users with the **Full** or **Partial** administrator permissions can change account names and the appearance order of the accounts.

Deposit Accounts ?

Select an Account Type: Deposit Accounts ▼

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

Account Pseudo Names	New Account Pseudo Names
Operations	<input type="text"/>
Payroll	<input type="text"/>
ADVAN CK 0003	<input type="text"/>

Submit

# Establishing Display Defaults

Use the **Display** submenu to establish permissions for what cash users can do with wires and set the amount of data that appears.

## NOTE

Available settings are based on whether the NetTeller user is a Retail or Cash Management user.

1. Go to **Options > Display**.
2. Edit the NetTeller display defaults.

Accounts	<input type="radio"/> 5	<input checked="" type="radio"/> 10	<input type="radio"/> 20	<input type="radio"/> 50	<input type="radio"/> 100	<input type="radio"/> All
Transactions	<input type="radio"/> Since Last Statement	<input type="radio"/> Last 7 days	<input type="radio"/> Last 15 days	<input checked="" type="radio"/> Last 30 days	<input type="radio"/> All	<input type="radio"/> Search History
ACH Batches	<input type="radio"/> 10	<input type="radio"/> 20	<input checked="" type="radio"/> 50	<input type="radio"/> 100		
ACH Transactions	<input type="radio"/> 10	<input type="radio"/> 20	<input checked="" type="radio"/> 50	<input type="radio"/> 100		
Wire Transfers	<input type="radio"/> 10	<input type="radio"/> 20	<input checked="" type="radio"/> 50	<input type="radio"/> 100		
Wires-Edit/Add	<input type="radio"/> 10	<input type="radio"/> 20	<input checked="" type="radio"/> 50	<input type="radio"/> 100		
Transfer History	<input type="radio"/> Last 7 days	<input checked="" type="radio"/> Last 15 days	<input type="radio"/> Last 30 days	<input type="radio"/> Search History		
ACH History	<input type="radio"/> Last 7 days	<input checked="" type="radio"/> Last 15 days	<input type="radio"/> Last 30 days	<input type="radio"/> Search History		
Wires History	<input type="radio"/> Last 7 days	<input checked="" type="radio"/> Last 15 days	<input type="radio"/> Last 30 days	<input type="radio"/> Search History		
Download Lines	<input type="radio"/> One Line	<input checked="" type="radio"/> Two Lines	<input type="radio"/> Three Lines	<input type="radio"/> All Lines		
Transfer Confirmation	<input checked="" type="radio"/> Yes	<input type="radio"/> No				

Submit

Selected fields are defined in the following list.

## NOTE

The fields that appear depend on your core system.

### Download Lines

Determine the number of transaction description lines that should be included when downloading transactions via **Transactions > Download**:

- *One Line*
- *Two Lines*
- *Three Lines*
- *All Lines*

### Transfer Confirmation

- Select *Yes* to enable the transfer confirmation that appears after you enter and submit transfer information. Confirm the transfer before receiving a confirmation number.
- Select *No* to disable the transfer confirmation. After you enter and submit the transfer information, the confirmation number appears instead of asking for a transfer confirmation.

### 3. Select **Submit**.

## Alerts

Use this submenu to view all established alerts for your profile.

### NOTE

If you want to have email alerts, contact JHA Support for assistance. Text alerts are available as an additional feature and require a contract.

Available alerts on the **Alerts Listing** submenu include:

- *Current Event Alerts* - Set up the items or watches that trigger alerts. Select event alerts to be sent to Cash Management and other online users when specific transactions, such as wire transmissions, ACH EDI transactions, and ACH batches are initiated through NetTeller.
- *Current Balance Alerts* - Set up an alert to be notified when a balance is above or below a set amount.
- *Current Item Alerts* - Set up an alert to be notified when a specific item number clears.
- *Current Personal Alerts* - Set up an alert for a specific date or create a personalized alert message.

### Available Alerts

Current Event Alerts ?				<a href="#">Edit Event Alerts</a>	
When the following Occurs:		Alert Me:			
ACH Batches Initiated		With an Email			
Current Balance Alerts ?				<a href="#">Add Balance Alerts</a>	
When Balance In:	Goes:	Amount:	Alert Me:		
Operations	Above	\$0.01	With an Email <a href="#">Edit</a> <a href="#">Delete</a>		
Current Item Alerts ?			<a href="#">Add Item Alert</a>		
When An Item clears:	Account:	Alert Me:			
There are currently no Item Alerts set up.					
Current Personal Alerts ?			<a href="#">Add Personal Alert</a>		
On the Following date:	Remind me of:	Alert Me:			
There are currently no Personal Alerts set up.					

### NOTE



When you log on to NetTeller, an event alert indicator appears on the **NetTeller > Accounts** screen. Event alert messages for wire transmissions or ACH batches initiated before the alert was set up do not appear.

## Editing Event Alerts

1. Go to **Options > Alerts > Alerts Listing**, and then select **Edit Event Alerts**.

### TIP

You can also edit event alerts on the **Options > Alerts > Events** screen.

2. Select or clear the check boxes in the *Alert Type* column to determine how and when you receive event alerts.

Available alerts depend on permissions. Selected alerts are defined in the following list.

### ACH Batches Initiated

This alert contains the same information that appears on the ACH batch initiation confirmation screen and is prefaced with the following message: *The following batch has been initiated.*

### ACH Batches Processed

This alert contains the original confirmation number and summary details assigned to the initiated ACH batch and is prefaced with the following message: *The following batch has been processed.*

### Wires Transmitted

This alert contains the same information that appears on the wire initiation confirmation screen and is prefaced with the following message: *The following wire has been transmitted.*

3. Select **Submit**.
4. Confirm or edit the email or text address indicated if **Email** and/or **Text** check boxes were selected for **Alert Type**.
5. Select **Accept**.

## Managing Balance Alerts

1. Go to **Options > Alerts > Alerts Listing**.
2. Choose a situation and follow the corresponding steps.

Situation	Steps
<b>Adding Balance Alerts</b>	<ol style="list-style-type: none"><li>1. Select <b>Add Balance Alerts</b>.</li></ol> <p><b>TIP</b> You can also go to <b>Options &gt; Alerts &gt; Balance</b> to add balance alerts.</p>

Situation	Steps
	<ol style="list-style-type: none"> <li>Complete the fields.</li> </ol> <p>Selected fields are defined in the following list.</p> <p><b>Alert Type</b></p> <p>Select the desired notification methods for the alert.</p> <p><b>If the Balance In</b></p> <p>Select the desired account for the alert.</p> <p><b>Goes</b></p> <p>Select either <i>Above</i> or <i>Below</i> to establish the alert settings.</p> <ol style="list-style-type: none"> <li>Select <b>Submit</b>.</li> <li>Confirm or edit the email or text address indicated if <b>Email</b> and/or <b>Text</b> check boxes were selected for <b>Alert Type</b>.</li> <li>Select <b>Accept</b>.</li> </ol>
<b>Editing Balance Alerts</b>	<ol style="list-style-type: none"> <li>Select <b>Edit</b> next to the balance alert.</li> <li>Edit the fields, as necessary.</li> <li>Select <b>Submit</b>.</li> <li>Confirm or edit the email or text address indicated if <b>Email</b> and/or <b>Text</b> check boxes were selected for <b>Alert Type</b>.</li> <li>Select <b>Accept</b>.</li> </ol>
<b>Deleting Balance Alerts</b>	<ol style="list-style-type: none"> <li>Select <b>Delete</b> next to the balance alert.</li> </ol>

## Managing Item Alerts

- Go to **Options > Alerts > Alerts Listing**.
- Choose a situation and follow the corresponding steps.

Situation	Steps
<b>Adding Item Alerts</b>	<ol style="list-style-type: none"> <li>Select <b>Add Item Alert</b>.</li> </ol> <p><b>TIP</b></p> <p>You can also go to <b>Options &gt; Alerts &gt; Item</b> to add item alerts. <ol style="list-style-type: none"> <li>Complete the fields.</li> </ol> <p>Selected fields are defined in the following list.</p> </p>

Situation	Steps
	<p><b>Alert Type</b></p> <p>Select the desired notification methods for the alert.</p> <p><b>If Item Number</b></p> <p>Enter the desired item number for the alert.</p> <p><b>Clears</b></p> <p>Select the desired account for the alert.</p> <p>3. Select <b>Submit</b>.</p> <p>4. Confirm or edit the email or text address indicated if <b>Email</b> and/or <b>Text</b> check boxes were selected for <b>Alert Type</b>.</p> <p>5. Select <b>Accept</b>.</p>
<b>Editing Item Alerts</b>	<p>1. Select <b>Edit</b> next to the item alert.</p> <p>2. Edit the fields, as necessary.</p> <p>3. Select <b>Submit</b>.</p> <p>4. Confirm or edit the email or text address indicated if <b>Email</b> and/or <b>Text</b> check boxes were selected for <b>Alert Type</b>.</p> <p>5. Select <b>Accept</b>.</p>
<b>Deleting Item Alerts</b>	<p>1. Select <b>Delete</b> next to the item alert.</p>

## Managing Personal Alerts

1. Go to **Options > Alerts > Alerts Listing**.
2. Choose a situation and follow the corresponding steps.

Situation	Steps
<b>Adding Personal Alerts</b>	<p>1. Select <b>Add Personal Alert</b>.</p> <p><b>TIP</b></p> <p>You can also go to <b>Options &gt; Alerts &gt; Personal</b> to add personal alerts.</p> <p>2. Complete the fields.</p> <p>Selected fields are defined in the following list.</p> <p><b>Alert Type</b></p> <p>Select the desired notification methods for the alert.</p> <p><b>On Date</b></p>

Situation	Steps
	<p>Select the desired date for the alert.</p> <p>3. Select <b>Submit</b>.</p> <p>4. Confirm or edit the email or text address indicated if <b>Email</b> and/or <b>Text</b> check boxes were selected for <b>Alert Type</b>.</p> <p>5. Select <b>Accept</b>.</p>
<b>Editing Personal Alerts</b>	<p>1. Select <b>Edit</b> next to the personal alert.</p> <p>2. Edit the fields, as necessary.</p> <p>3. Select <b>Submit</b>.</p> <p>4. Confirm or edit the email or text address indicated if <b>Email</b> and/or <b>Text</b> check boxes were selected for <b>Alert Type</b>.</p> <p>5. Select <b>Accept</b>.</p>
<b>Deleting Personal Alerts</b>	<p>1. Select <b>Delete</b> next to the personal alert.</p>

# Message Center

Use this option to view, send, and receive secure messages to/from the financial institution.

## Sending New Message

1. Select **Message Center**.
2. Select **New**.
3. Fill out the message information, and then select **Submit**.

The screenshot shows the 'New Message' form in the NetTeller Message Center. At the top right, there is a 'Message Center' link. Below it is a navigation bar with icons for Online Banking, iPay, ESI, Dep@sit, Settings, and My Finance. The 'New' button is highlighted with a red box. The form itself has a title 'New Message' with a green question mark icon. It contains several input fields: 'From' (John Doe), 'Your E-mail' (username@example.com), 'Your Name' (Jane Doe), and 'Subject' (I need assistance). Below these is an 'Attachments' section with radio buttons for 'Urgency' (High, Medium, Low) and a 'Message' text area containing 'I need assistance with my online banking. Please call me. Thanks!'. At the bottom, there is an 'Attachment' section with a 'Choose File' button, a 'No file chosen' status, and an 'Upload' button. Below the 'Upload' button, there is a note about file size restrictions and a list of allowed file types: .xls, .xlsx, .csv, .htm, .html, .pdf, .txt, .doc, .docx. At the very bottom, there is a note that the user's email address will be used for notifications. The form ends with 'Submit', 'Reset', and 'Cancel' buttons.

### NOTE

**Your E-mail** address must match what is entered in your NetTeller Settings. Attachments in the message center vary per financial institution. Possible attachment types include PDF, Text, HTML, Word, and Excel.

# Viewing Sent Messages

1. Select **Message Center**.
2. Select **Sent**.

## CAUTION

The **Display Sent Message Center Submenu** field must be enabled in **NetTeller Back Office > Manage Products > NetTeller > Message Center Settings** to view the **Sent** submenu.

### NetTeller > Message Center > Sent

Message Center	New	Sent
Sent Messages		
NOTE: Click on a column name to sort messages by that column in ascending (v) or descending (v) order.		
Sent (v)	Subject	Urgency ID Attachment
4/12 8:09:06 AM CST	Test Sent Message View	Low 9125 <a href="#">View</a> <a href="#">Delete</a>
4/12 8:02:26 AM CST	Sent message test	Low 9121 <a href="#">View</a> <a href="#">Delete</a>
		<a href="#">Refresh</a>

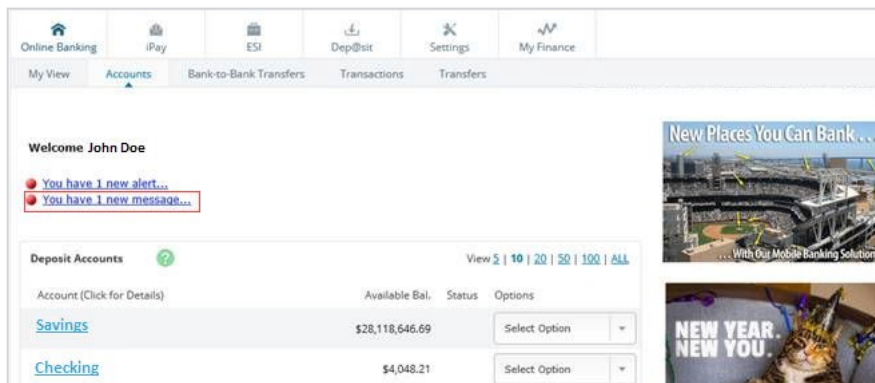
3. Select **View** to view message details.

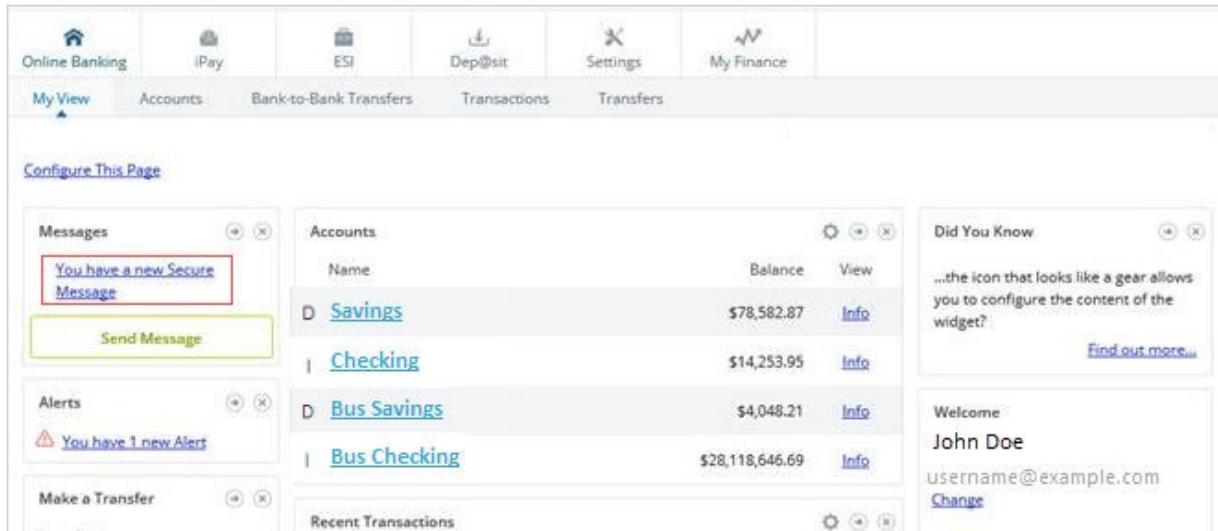
# Receiving Messages

An automated email is sent informing you of a new message from your financial institution.

After a successful logon, a red flashing icon followed by a message alert is visible on both the **My NetTeller Messages** widget and the *Accounts Listing* screen.

1. Select the message from either the *My NetTeller Alerts* widget or the *Accounts Listing* screen.





2. Select **View** to view the message, or **Reply** to reply to the message if need-be.

#### NOTE

Messages that are not manually deleted are retained for 280 days.

# The Challenge Process

You are challenged during the logon process or a transaction if a Multifactor Authentication (MFA) rule is triggered. The challenge process involves answering your security questions.

## Authenticating with Security Questions

This procedure allows you to log on by authenticating your security questions as Multifactor Authentication (MFA).

Before completing this procedure, you must have established security questions.

1. Begin the logon process.
2. When the screen presents two of your three challenge questions, enter your answers in the **Answer** fields.
3. Select **Submit**.

Notice!

?

Our behavioral monitoring software has detected variation in your use pattern. For your protection, we ask that you verify your identity by answering your personal questions below. Once verified, you will be directed to the page you requested. Answers are not case sensitive.

Challenge Questions:

<b>Question One:</b>	What was the family name of your nearest neighbor in 2000?
<b>Answer:</b>	<input type="text"/>
<b>Question Two:</b>	What is the first name of your closest childhood friend?
<b>Answer:</b>	<input type="text"/>

Submit

If you answer the challenge questions incorrectly, then an error message appears.

### CAUTION

You have three attempts to answer the challenge questions correctly. After three invalid attempts, you are blocked from this authentication method.



**Information Message:**

Error! You have answered one or more of the verification questions incorrectly. Please try again. Answers are not case sensitive.

**Notice!**

Our behavioral monitoring software has detected variation in your use pattern. For your protection, we ask that you verify your identity by answering your personal questions below. Once verified, you will be directed to the page you requested. Answers are not case sensitive.

Challenge Questions:

Question One:

What was the family name of your nearest neighbor in 2000?

Answer:

John

Question Two:

What is the first name of your closest childhood friend?

Answer:

Jane

Submit

## Blocked Users

If you are unable to complete Multifactor Authentication (MFA) after three attempts at the same method, you will be blocked from the authentication method which caused the failure. Contact your financial institution to be unblocked. A blocked user message appears when you attempt to use that authentication method. Failed attempts are tracked and retained until you successfully complete the authentication method.

**Blocked User**

We're sorry we were unable to verify your identity. In order to protect your account we have declined your requested action and terminated your online banking session.

If you have any questions please call during normal business hours.

Continue

### Example 1:

- Day 1 - Challenged on work computer and had two failed answers, then closed the session.
- Day 2 - Logged on at home computer and was not challenged due to low risk score.
- Day 3 - Challenged on work computer and had one failed answer. You are now blocked.

### Example 2:

- Day 1 - Challenged on library computer and had two failed answers, then closed the session and did not try again for a while.

- Day 87 - Logged on at library computer but score had gone down low enough so that there was no challenge.

Example 3:

- Day 1 - Challenged on hotel computer and had two failed answers, then closed the session.
- Day 2 - Challenged on hotel computer and had successful answer on first try, meaning that you are not blocked.
- Day 3 - Challenged on hotel computer, get three fresh chances for correct answer.

# Frequently Asked Questions (FAQ)

Your cash users may ask the following questions. If you are part of a financial institution, refer to the following answer portion to assist your users.

## What if I do not see the ACH tab?

There are several possible reasons that cash users do not see the *ACH* tab. To determine why, review the following:

- Check the NetTeller ID and Cash Management ID to make sure that access to ACH functionality has been granted.
- Check the NetTeller ID to make sure that an ACH company is linked to the NetTeller ID.
- Verify that an ACH company has been set up in **ACPAR**.

## Why can I not initiate the ACH batch I just created?

There are several scenarios that can prevent users from being able to initiate. Review the following:

- Check that the batch meets the balanced/offset requirements established in **ACPAR**. If the batch is tied to an ACH company that has a **NetTeller Offset Flag** of *Balanced*, the batch must have credit and debit totals that equal. If the **NetTeller Offset Flag** is *Offset*, the batch must have either all credits or all debits.
- Check the Cash User ID to make sure that access to *Initiate ACH* has been granted.
- Check the Cash User ID to identify whether **Full ACH Control** is set to Y. If **Full ACH Control** is set to N, dual control is enabled and another cash user with access to *Initiate ACH* must finish the transaction.
- Verify the status of the batch on the *Batch List* tab. The batch must be in a *Ready* or *Uploaded* status to initiate. If the batch status displays *Processed*, then you have already processed the batch. Cash users must wait until tomorrow to initiate again, or they can contact you at the financial institution to see if the ACH transaction can be stopped.

## Why do I not have any SEC codes to select when making my ACH batch?

Verify that SEC codes were added/activated for the ACH company in **NETPAR** option **ACH Company SEC Code File Maintenance**. Take the **Change** option to activate SEC codes.

## Where do I add a record to my batch?

Instruct users to go to NetTeller's **ACH > Batch List**, and then next to the appropriate batch, select **Edit** from the drop-down list. Users then select **Add Record** to add new transaction information.

## Why can I not initiate a batch? A message appeared saying I exceeded the limit.

Since limits for ACH are established in a couple of places, verify the limits and raise them if you feel an increase is warranted. Otherwise, users must wait until another day to initiate.

- Check cash user settings to identify the ACH limit amount.
- Check the ACH company to view the ACH company's limits.

### **Why do I not see the Wires tab?**

Review the NetTeller ID and cash user information to verify that access to wire functionality has been granted.

### **Why was I able to create a wire, but now I cannot transmit that wire?**

To determine why, review the following:

- Check that the status of the wire is *Ready*.
- Check the NetTeller ID and cash user permissions to make sure that access to wire transmit functionality has been granted.

### **How do I find out what my wire PIN is? Online banking is asking me to enter a PIN I do not have.**

Instruct cash users to contact their administrator to have their wire PIN re-established. If the administrator is the one contacting you, then you can reset the wire PIN in NetTeller Back Office or the wire employee's profile in **WTPAR** option **Company Maintenance**.

### **What happened when I tried to transmit my wire, but a message appeared informing me that I have exceeded my limit?**

A system message appears when a limit has been reached. This limit message only appears after cash users take the option to transmit, enter their wire PIN, and select **Submit**. Cash users can contact another cash user at their company who has a higher limit. Cash users can wait until the next business day to try again. You could also temporarily increase the limit at the cash user level if they need immediate assistance.

## **Remote Deposit Now**

Enterprise Payment Solutions Remote Deposit Now Handbook can be found [HERE](#) ([Add website location](#)).