



**TotalCash Manager<sup>®</sup> (View Only)**  
**Reference Manual**

## Table of Contents

	<u>Page #</u>
1. Accessing Total Cash® Manager	3
2. Online Help Functions	5
3. Welcome Page	7
a. Overview	8
b. Managing Favorites	9
c. Message Center	10
4. Administration	13
a. Overview	14
b. Approvals Administration	15
c. User Administration	16
i. Adding Users and Services	16
ii. Modifying User System Access and Password Resets	18
iii. Editing User Assigned Services	20
iv. Copying Users	22
v. Deleting Users	23
d. User Administration Approval	25
e. Account Administration	27
f. Self Administration	28
5. Reports	31
a. Overview	32
b. Viewing Reports	32
c. Managing Saved Reports	35

## **1. Accessing Total Cash<sup>®</sup> Manager**

## Access Online Banking

---

### **Signing In**

After you receive the a company ID, user ID, and temporary secure password for Total Cash® Manager, you can sign into our online banking system at [www.cashadvantageadvisors.com](http://www.cashadvantageadvisors.com). The first time you sign in using your initial password, you will be prompted to change your password.

### **Signing Off**

It is important to sign off as it is a secure banking application. If you do not use your keyboard within 15 minutes, the application will automatically sign you out.

## **2. Online Help**

---

## Help Available to You

---

This banking application has built-in online help available for you to use whenever you are logged into the application. Help is accessed by clicking the Help link in the upper right corner of the screen. This information screen is displayed:

Quick Links:  
How Do I...  
Glossary  
FAQs

 [Print this page](#)

### Help

**How Do I...**  
We've added a procedural guide to assist you with the most common tasks that you'll encounter while using this site.

**Glossary**  
Our glossary has been added to help you better understand terminology that you'll encounter while using the site. Please note that our glossary is not a substitute for legal advice. If you have questions or concerns about legal matters, please contact an attorney.

**Frequently Asked Questions**  
We've put together a list of questions that are most commonly asked by our customers. We've organized these questions around the major sections on the site.

[Close window](#)

You can then click the hyperlinks on the left side of this screen to provide you with a *Quick Link* to additional information.

### **3. Welcome Page**

---

## Overview

The Welcome page is the first page displayed in Business eBanking. To return to the Welcome page at any time, click the Welcome tab at the top of the page.

ABA/TRC    Account Number    Description    Balance

Checking Accounts			
031101114	*1990	Checking	\$78.33
031101114	*3822	Checking	\$96.67

ABA/TRC    Account Number    Description    Current Balance

031101114	*6666	Loan	\$450.00	<a href="#">Note Summary</a>
-----------	-------	------	----------	------------------------------

The Welcome tab has the following areas of interest:

- Account Summaries
- Favorites
- Saved Reports
- Message Center

## Account Summary

The main workspace of the Welcome page is reserved for account summary information. This section is further sorted by Deposit and Loan accounts. The full account number is not displayed on this screen for security purposes. To see the full account number, access the reports tab to create a banking report. Due to screen size, not all accounts will be listed on the Welcome screen.

### Deposit Account Balances

Deposit account balances are displayed first in alphabetically based on the description field. See the Account Administration section of this manual for instructions on how to change an account description.

### Loan Account Summary

The Loan account summary lists the loans associated with the current online banking session. Note: From here, you can click the Note Summary or Commitment Summary links to see more information.

## Managing Favorites

Favorites are shortcuts that can be accessed directly from the Welcome page.



The screenshot shows the 'Welcome' page with a navigation bar at the top containing 'Welcome', 'Reports', 'Transfers and Payments', 'Account Services', and 'Administration'. On the left, there are links for 'Favorites: (Edit)' and 'Saved Reports: (Edit)'. The main content area displays a 'Welcome Admin.' message, a sign-in timestamp, and a 'Deposit Account Balances as of 05/22/2010' section. Below this is a table of checking accounts:

ABA/IRC	Account Number	Description	Balance
<b>Checking Accounts</b>			
031101114	*1990	Checking	\$78.33
031101114	*3822	Checking	\$96.67

Below the table is a 'Loan Account Summary as of 05/21/2010' section with another table:

ABA/IRC	Account Number	Description	Current Balance
031101114	*6666	Loan	\$450.00

On the right side, there is a 'Message Center' with 'New messages: 4' and a 'Next scheduled requests' link.

You can add links to tasks you perform regularly to improve your efficiency.

### Add a Favorite

To add a favorite to your list, click Favorites (Edit). The Manage Favorites page appears:



The screenshot shows the 'Manage Favorites' page. The navigation bar is the same as in the previous screenshot. On the left, there are links for 'Change password', 'Personal preferences', 'Manage favorites', and 'View user activity report'. The main content area has a heading 'Manage Favorites' and a sub-heading 'Add a Favorite'. Below the sub-heading is a list of items to choose from:

- Account activity
- Account summary
- Combined report
- Cash position report
- Manage saved reports
- Loan summary report

An arrow points to the 'Add Favorite' button at the bottom of the list.

Select a task in the list and click Add Favorite. The new task appears in your favorite list.



The screenshot shows the 'Manage Favorites' page after a favorite has been added. The navigation bar and left sidebar are the same. The main content area now displays a message: 'One new favorite was saved successfully.' Below this is a section titled 'Your Current Favorites (1)' with a table:

Account activity	Delete Favorite
Account activity	<a href="#">Delete Favorite</a>

Below this is the 'Add a Favorite' section with the same list of items as in the previous screenshot.

## Delete a Favorite

To delete a favorite, access the Manage Favorites page and click Delete Favorite for the task to be deleted from the list.

## Message Center

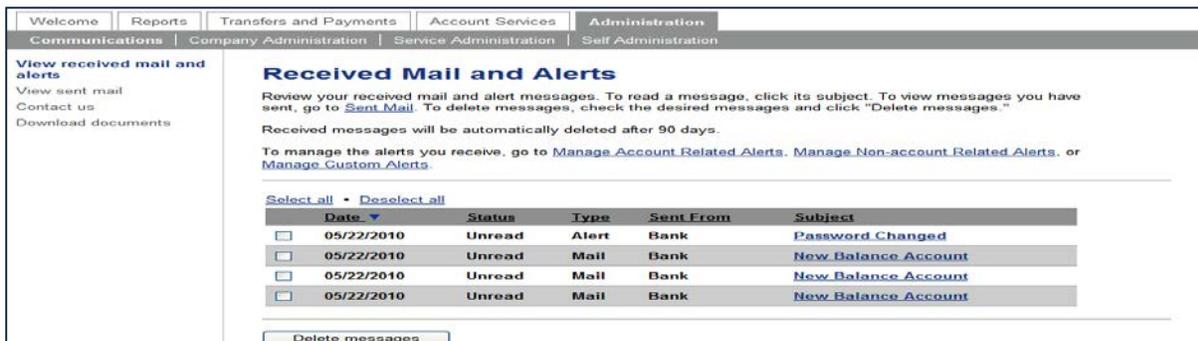
The Message Center allows you to view and create communications.



The screenshot shows the Message Center interface. On the right side, there is a notification box for the Message Center with the text "New messages: 4" and a link "Need help? Contact us". Below this, there is a link for "Next scheduled requests". An arrow points from the text above to this notification box.

## Viewing Mail and Alerts

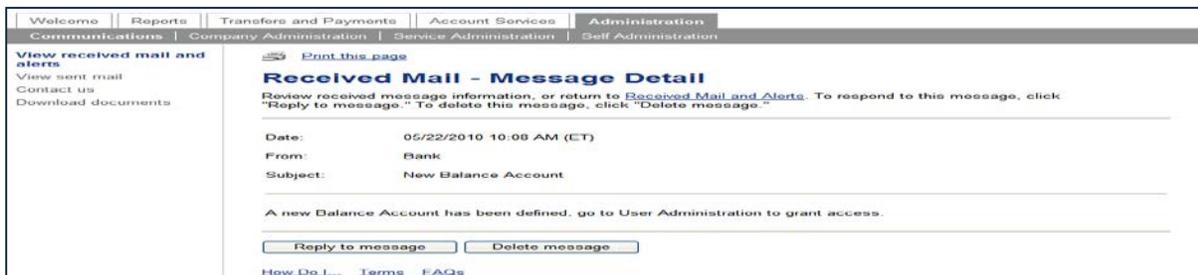
Click the New Messages link to see new messages since you last logged in. The Received Mail and Alerts page appears:



The screenshot shows the "Received Mail and Alerts" page. It features a table with columns for Date, Status, Type, Sent From, and Subject. The table contains three rows of messages, all with a status of "Unread" and a type of "Mail".

Date	Status	Type	Sent From	Subject
05/22/2010	Unread	Alert	Bank	Password Changed
05/22/2010	Unread	Mail	Bank	New Balance Account
05/22/2010	Unread	Mail	Bank	New Balance Account
05/22/2010	Unread	Mail	Bank	New Balance Account

From here, you can view your mail and alerts by clicking the Subject. The Message Detail page appears:



The screenshot shows the "Received Mail - Message Detail" page. It displays the details of a message, including the date, time, sender, and subject. Below the message details, there are buttons for "Reply to message" and "Delete message".

Date: 05/22/2010 10:08 AM (ET)  
From: Bank  
Subject: New Balance Account

A new Balance Account has been defined, go to User Administration to grant access.

Reply to message    Delete message

You can reply to this message or delete it as required.

## Managing Alerts

You can manage the alerts you receive by clicking the appropriate links on the Received Mail and Alerts page. You can manage account related alerts, non-account related alerts, and custom alerts by clicking the appropriate link.

### Account Related Alerts

1. On the Received Mail and Alerts page, click Manage Account Related Alerts. The Managed Account Related Alerts page appears:

2. From the drop down box, select the account for which you would like to add the specified alert
3. Click “Add” next to the type of alert you would like to add to the selected account. Each type of alert has its own features based on the type of alert you have selected.
4. Select the proper parameters for the type of alert you are establishing.
5. Select the email address to which the Alerts should be sent to (either primary or secondary as set up in Personal Preferences).
6. Click the “Add Alert” Button. The alert types should collapse, and a check mark next to the alert type will appear, confirming that the alert has been saved.

### Non-Account Related Alerts

The process for these alerts is similar. Make your selection and click the “Add Alert” Button.

<p><b>alerts</b></p> <p><a href="#">View sent mail</a></p> <p><a href="#">Contact us</a></p> <p><a href="#">Download documents</a></p>	<h3>Manage Non-account Related Alerts</h3> <p>Manage your alerts not specifically related to an account and click "Save changes." To view alerts you have received, go to <a href="#">Received Mail and Alerts</a>.</p> <p>To manage other alerts, go to <a href="#">Manage Account Related Alerts</a> or <a href="#">Manage Custom Alerts</a>.</p> <h4>Alert Information</h4> <p>Check the box next to the alert type to start receiving alerts for the corresponding alert type. Uncheck the box to stop receiving that type of alert.</p> <p><input type="checkbox"/> <b>Company State Date.</b> Notifies you when the state date setting for the company is changed.</p> <p><input type="checkbox"/> <b>Issue File Import Completed With Errors.</b> Notifies you when an issue file import completed with errors.</p> <p><input type="checkbox"/> <b>Issue File Import Failed.</b> Notifies you when an issue file import failed due to the wrong format being used.</p> <p><input type="checkbox"/> <b>User Profile Approval Pending.</b> Notifies you when a user profile add, edit or delete request submitted by one of your company's administrators requires your approval.</p> <p><input type="checkbox"/> <b>User Profile Activity.</b> Notifies you when a user's profile is added, changed or deleted by one of your company's administrators.</p> <h4>Alert Delivery Information</h4> <p>Specify how you would like to receive your alerts.</p> <p><input checked="" type="checkbox"/> <b>Bank Message.</b> A detailed alert message will be sent to you via the alerts messaging system.</p> <p><input type="checkbox"/> <b>E-mail.</b> You do not have a primary or secondary e-mail address on file. To have your alerts sent to a primary or secondary e-mail address, you must have a primary or secondary e-mail address on file. To enter an e-mail address, go to <a href="#">Personal Preferences</a>.</p>
--	---

## Custom Alerts

<p><b>alerts</b></p> <p><a href="#">View sent mail</a></p> <p><a href="#">Contact us</a></p> <p><a href="#">Download documents</a></p>	<h3>Add Custom Alert</h3> <p>Use this page to add a custom alert request. Enter your alert preferences and click "Add alert" or return to <a href="#">Manage Custom Alerts</a>.</p> <h4>Alert Information</h4> <p>Enter a subject and text for your custom alert.</p> <p>Subject: <input type="text" value="Generate Payroll File"/></p> <p>Text: <input type="text" value="This is a weekly task that must be performed"/></p> <h4>Alert Schedule Information</h4> <p>Specify how often you would like to receive your alert.</p> <p>Frequency: <input type="text" value="Weekly"/></p> <p>Next send on: <input type="text" value="05"/> / <input type="text" value="23"/> / <input type="text" value="2010"/> <input type="button" value=""/></p> <p><small>(mm/dd/yyyy)</small></p> <p>End on: <input checked="" type="radio"/> Continue indefinitely</p> <p><input type="radio"/> Continue until this date: <input type="text"/> / <input type="text"/> / <input type="text"/> <input type="button" value=""/></p> <p><small>(mm/dd/yyyy)</small></p>
--	---

Custom Alerts can be useful in managing your business. You can set them up to remind you to do various tasks that are not necessarily related to online banking, such as, paying taxes, filing reports, etc.

## **4. Administration**

---

## Overview

The Administration area allows a company to manage other user's access to banking services, accounts, and templates. It also provides the ability to create text names for accounts. Company Administration is only available to users who have administrative privileges in their user setup. Each company may have multiple administrative users. All administrative users have access to Add User, Change User, Copy User, and Delete User.

The initial Administrative user role (Admin) has administrative functions. If additional functionality is needed, this Admin user must assign additional functionality to themselves.



**Administration**  
The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

**Communications**  
View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.  
[View received mail and alerts](#)    [Contact us](#)  
[View sent mail](#)    [Download documents](#)

**Company Administration**  
Perform company administration activities.  
[User administration](#)    [Account administration](#)  
[User administration approval](#)    [Approvals administration](#)

**Service Administration**  
Maintain company and account defaults for services that your company uses.  
[Positive pay administration](#)

**Self Administration**  
Perform self administration activities.  
[Change password](#)    [Manage favorites](#)

**Note:** *Company Administration is only given to Admin Users of the company.*

The tasks you can perform using Administration include:

- Adding and maintaining users
- Renaming accounts
- Downloading documents
- Approval

## Approvals Administration

The Admin role can specify the number of approvals required for user profiles and templates, the number of approvals and amount limits before a request is transmitted and sent for processing. Each customer can vary the number of approvals required based on the account of a request.

### Changing Approval Parameters

1. In the Administration tab, click Approvals Administration in the Company Administration section. The Approvals Administration page appears:

Approvals Administration

Enter the required approvals for the selected services and click "Save changes."

CAUTION: Please check your approval settings before they are saved. You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for the service.

Service Name ▲	Approvals Required
Administration	1

Save changes Do not save changes

[How Do I...](#) [Terms](#) [FAQs](#)

2. Identify a request dollar amount and the number of approvals required if that request is less than or equal to, or greater than the request dollar amount.
3. Identify the number of approvals for setup of new users (Administration) and templates for each service listed.
4. Click Save Changes. A confirmation appears.

# User Administration

How to setup, change, copy and delete a company user and the services the user is entitled to are completed through User Administration. This section will outline how to perform each of these tasks using the user profile page. If your organization requires multiple approvers for administration, please see the Approval Administration section of this training guide.

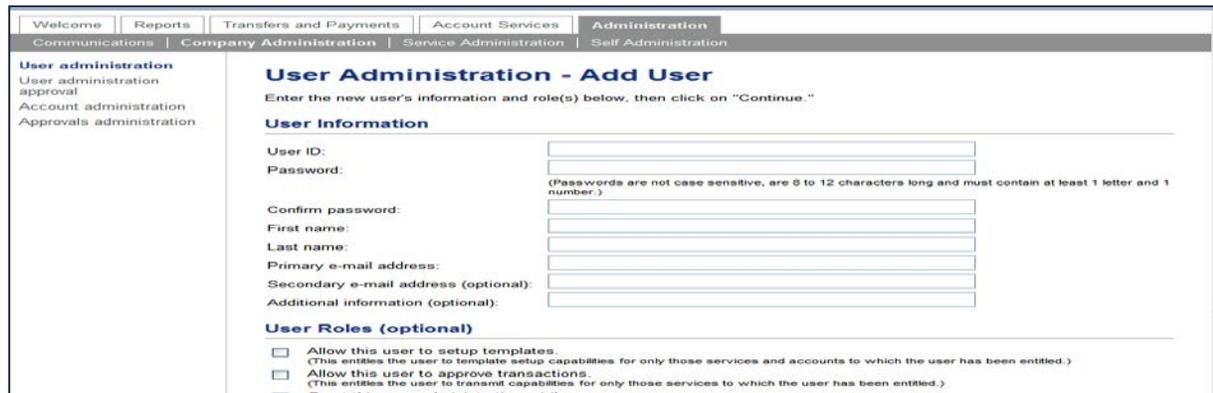
## Adding Users and Services

To add a new online banking user and the services they will use, complete the following:

1. In the Administration tab, click User Administration in the Company Administration section. The User Administration page appears:



2. Click the User Administration – Add User link. The Setup New user page appears:



- Complete the fields as required:

<b><u>Fields</u></b>	<b><u>Description</u></b>
User ID	Enter the ID that the user will use to sign on
Password	Enter a starter password
Confirm Password	Enter the same starter password again
First Name	Enter the user's first name
Last Name	Enter the user's last name
Primary e-mail	Enter the email address of the user
User Roles	Entitles the user to various privileges by checking the appropriate checkbox

- Click Continue. The User Administration – Add User Services page appears:

**User Administration - Add User Services**

Select the services to which the user will have access and click "Save user." To edit the user's profile information, click "Edit user information."

**User Information** [Edit user information](#)

User ID: USERTEST5  
 First name: User  
 Last name: Test5  
 Primary e-mail address: test5@none.com  
 Secondary e-mail address (optional): No secondary e-mail address on file  
 Additional information (optional):  
 Roles: None assigned

**Available Services** [Select all](#) [Deselect all](#)

Service Name ▲	Entitled
Deposit Reporting	<input checked="" type="checkbox"/>
Information Reporting	<input checked="" type="checkbox"/>
Statements and Documents	<input checked="" type="checkbox"/>

[How Do I... Terms FAQs](#)

- Select the services that need to be entitled to the user or click Select All link.
- Click Save User. The User Profile page appears with a confirmation

**User Profile**

The user was created successfully. Before some services can be used, accounts must be assigned to those services that require account-level access.

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to [User Administration](#).

To modify the user's system access or e-mail addresses, go to [System access](#).

**User Information** [Edit user roles](#) [Copy user](#) [Delete user](#)

User ID: USERTEST5  
 First name: User  
 Last name: Test5  
 Primary e-mail address: test5@none.com  
 Secondary e-mail address: No secondary e-mail address on file  
 Additional information:  
 User status: Enabled  
 Roles: None assigned

**Assigned Services** [Edit user services](#)

To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or application access, click on the associated details link.

Service Name ▲	Details
Deposit Reporting	
Information Reporting	<a href="#">Add</a>
Statements and Documents	<a href="#">Add</a>

- In the list of Assigned Services, click the Add link for the appropriate service to assign accounts to the user. The Add Account Access page appears:

Account Access - Add

Select the accounts to which the user will have access and click "Save changes." To return to the user's profile, go to [User Profile](#).

User ID: USERTEST5  
Name: User Test5  
Service: Information Reporting

Accounts available for the Information Reporting service

TRC	Account Number ▲	Description	Entitled Account Select All • Deselect All
031101114	12070283	Test Account 2	<input type="checkbox"/>
031101114	3041000017	Test Acct 1	<input type="checkbox"/>

Save changes Do not save changes

[How Do I... Terms FAQs](#)

- Select the accounts to which the user will have access accounts
- Click Save Changes. The User Profile page appears. The service that was selected in task 7 now displays details of View/Change. Repeat this process to add accounts for the other services this user will require.

## Modifying User System Access

To change a user's profile information as well as resetting a password, complete the following:

- In the Administration tab, click User Administration in the Company Administration section. The User Administration page appears:

User Administration

To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to [User Administration - Add User](#). To manage a user's access, click "System access."

User ID ▲	First Name	Last Name	Additional Information
ADMIN	Admin		<a href="#">System access</a>
USERA	Employee	UserA	<a href="#">System access</a>

[How Do I... Terms FAQs](#)

- Click the User ID of the user to be modified. The User Profile page appears:

Navigation: Welcome | Reports | Transfers and Payments | Account Services | Administration | Communications | Company Administration | Service Administration | Self Administration

**User administration**  
 User administration approval  
 Account administration  
 Approvals administration

[Print this page](#)

### User Profile

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to [User Administration](#).

To modify the user's system access or e-mail addresses, go to [System access](#).

**User Information** [Edit user roles](#) • [Copy user](#) • [Delete user](#)

User ID: USERA  
 First name: Employee  
 Last name: UserA  
 Primary e-mail address: usera@none.com  
 Secondary e-mail address: No secondary e-mail address on file  
 Additional information:  
 User status: Enabled  
 Roles: None assigned

**Assigned Services** [Edit user services](#)

To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or application access, click on the associated details link.

Service Name ▲	Details
ACH File Upload	

- Click the System Access link. The System Access-Edit page appears.

Navigation: Welcome | Reports | Transfers and Payments | Account Services | Administration | Communications | Company Administration | Service Administration | Self Administration

**User administration**  
 User administration approval  
 Account administration  
 Approvals administration

### System Access - Edit

Modify the user's system access or e-mail addresses and click "Save changes." To perform other user administration activities, return to [User Administration](#).

User ID: USERA

**User Information**

Password (optional):   
(Passwords are not case sensitive, are 8 to 12 characters long and must contain at least 1 letter and 1 number.)

Confirm password (optional):

First name:

Last name:

Primary e-mail address:

Secondary e-mail address (optional):

Additional information (optional):

User Locked (optional):

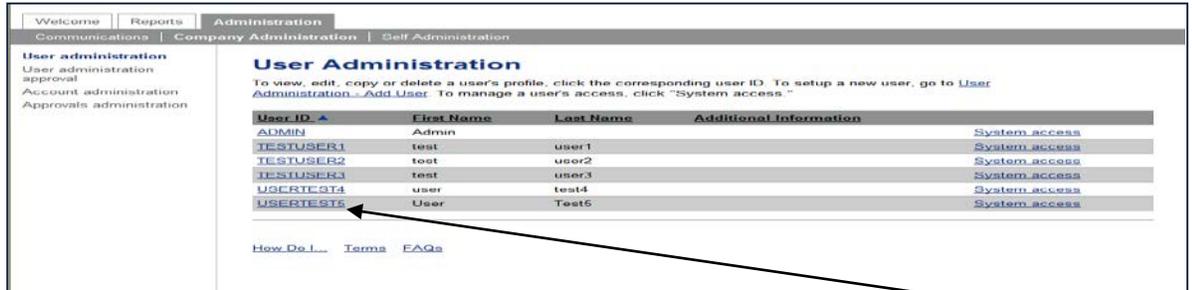
- Make the required changes, click Save Changes. The Confirmation message displays.

**Note:** If the ADMIN user decides to remove the Security Settings, the user's picture, personal phrase, and confirmation questions will be removed. The user will be directed into Secure Sign On process the next time they sign into online banking.

## Editing User Assigned Services

To change or modify the service assigned to a user, complete the following:

1. Access the Administration tab and select User Administration. The User Administration page appears.

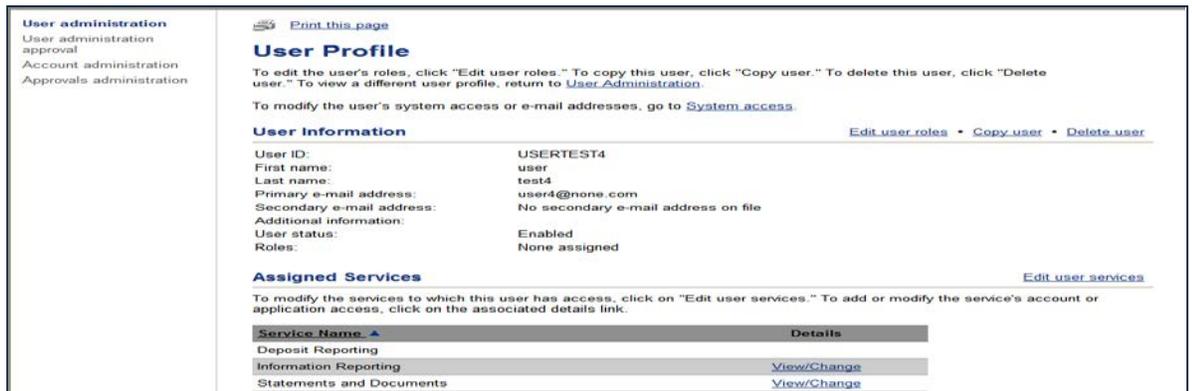


The screenshot shows the 'User Administration' page. At the top, there are navigation tabs: 'Welcome', 'Reports', 'Administration', 'Communications', 'Company Administration', and 'Self Administration'. The 'Administration' tab is selected. On the left, there is a sidebar with 'User administration' and its sub-items: 'User administration approval', 'Account administration', and 'Approvals administration'. The main content area is titled 'User Administration' and contains instructions: 'To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to User Administration - Add User. To manage a user's access, click "System access."' Below this is a table with the following data:

User ID	First Name	Last Name	Additional Information
ADMIN	Admin		<a href="#">System access</a>
TESTUSER1	test	user1	<a href="#">System access</a>
TESTUSER2	test	user2	<a href="#">System access</a>
TESTUSER3	test	user3	<a href="#">System access</a>
USERTEST4	user	test4	<a href="#">System access</a>
USERTEST5	User	Test5	<a href="#">System access</a>

Below the table are links for 'How Do I...', 'Terms', and 'FAQs'. An arrow points from the 'USERTEST5' row to the next screenshot.

2. Click the User ID that needs modification and the User Profile page appears.



The screenshot shows the 'User Profile' page for user 'USERTEST4'. It includes a 'Print this page' link and instructions: 'To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to User Administration. To modify the user's system access or e-mail addresses, go to System access.' Below this is a 'User Information' section with the following details:

User ID:	USERTEST4
First name:	user
Last name:	test4
Primary e-mail address:	user4@none.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	None assigned

There are links for 'Edit user roles', 'Copy user', and 'Delete user'. Below is the 'Assigned Services' section with an 'Edit user services' link. It lists the following services:

Service Name	Details
Deposit Reporting	
Information Reporting	<a href="#">View/Change</a>
Statements and Documents	<a href="#">View/Change</a>

3. From the User Profile, click Edit User Services. The User Administration-Edit User Services page appears.



The screenshot shows the 'User Administration - Edit User Services' page. It includes instructions: 'Select the services to which the user will have access and click "Save changes." Changing User Services could affect the user's access and functionality, including the cancellation of scheduled requests. To return to the user's profile, go to User Profile.' Below this is the user information: 'User ID: USERTEST4' and 'Name: user test4'. There are links for 'Select all' and 'Deselect all'. The main content is a table of available services:

Service Name	Entitled
Deposit Reporting	<input checked="" type="checkbox"/>
Information Reporting	<input checked="" type="checkbox"/>
Statements and Documents	<input checked="" type="checkbox"/>

At the bottom, there are buttons for 'Save changes' and 'Do not save changes', and links for 'How Do I...', 'Terms', and 'FAQs'.

4. Check (Entitle) or uncheck the appropriate services checkbox.

- Click Save Changes. The User Profile page appears with a confirmation message.

**Note:** The confirmation message reminds you that before some services can be used, accounts must be assigned to those services that require account level access. User Limits default to the associated company limits but may be changed. To review the approval setting, which may be impacted by the change, go to Approval Administration.

The screenshot shows the 'User Profile' page. On the left is a navigation menu with 'User administration approval', 'Account administration', and 'Approvals administration'. The main content area has a confirmation message: 'The user was updated successfully. Before some services can be used, accounts must be assigned to those services that require account-level access.' Below this are instructions for editing roles, copying, deleting, and system access. The 'User Information' section lists: User ID: USERTEST4, First name: user, Last name: test4, Primary e-mail address: user4@none.com, Secondary e-mail address: No secondary e-mail address on file, User status: Enabled, Roles: None assigned. The 'Assigned Services' section has a table with two rows: 'Deposit Reporting' and 'Information Reporting'. The 'Information Reporting' row has a 'View/Change' link.

- In the list of Assigned Services, click the Add link for the appropriate service to assign accounts and functionality. The Add Account Access page appears:

The screenshot shows the 'Account Access - Add' page. The top navigation bar includes 'Welcome', 'Reports', 'Transfers and Payments', 'Account Services', and 'Administration'. Below this is a sub-navigation bar with 'Communications', 'Company Administration', 'Service Administration', and 'Self Administration'. The main content area has a confirmation message: 'Select the accounts to which the user will have access and click "Save changes." To return to the user's profile, go to User Profile.' Below this are the user details: User ID: USERA, Name: Employee UserA, Service: Information Reporting. The 'Accounts available for the Information Reporting service' section has a table with columns: TRC, Account Number, Description, and Entitled Account (with 'Select All' and 'Deselect All' options). The table contains two rows of account information. At the bottom are 'Save changes' and 'Do not save changes' buttons, and links for 'How Do I...', 'Terms', and 'FAQs'.

- Select the accounts to which the user will have access and capability.
- Click Save Changes. The User Profile page appears with a confirmation message. Repeat this process to add accounts for the other services this user will require.

# Copying Users

To copy a users access, complete the following:

1. Access the User Profile of the user to be copied.

The screenshot shows a web application interface with a navigation bar at the top containing 'Welcome', 'Reports', 'Transfers and Payments', 'Account Services', and 'Administration'. Below the navigation bar is a breadcrumb trail: 'Communications | Company Administration | Service Administration | Self Administration'. The main content area is titled 'User Profile' and includes a 'Print this page' link. Below the title, there are instructions: 'To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to [User Administration](#). To modify the user's system access or e-mail addresses, go to [System access](#).' The 'User Information' section lists: User ID: USERA, First name: Employee, Last name: UserA, Primary e-mail address: usera@none.com, Secondary e-mail address: No secondary e-mail address on file, User status: Enabled, Roles: None assigned. There are three links: 'Edit user roles', 'Copy user', and 'Delete user'. Below this is the 'Assigned Services' section with an 'Edit user services' link. A table lists 'Service Name' and 'Details', with 'ACH File Upload' as the first entry.

2. Click the Copy User link. The User Administration-Copy User page appears:

The screenshot shows the 'User Administration - Copy User' page. It features the same navigation bar and breadcrumb trail as the previous page. The main content area is titled 'User Administration - Copy User' and includes the text: 'User ID being copied: USERA. Enter the new user's information and click "Save user." The roles, services and account access from user USERA will be copied to this new user. To return to the original user's profile, go to [User Profile](#).' The 'User Information' section contains several input fields: 'User ID', 'Password', 'Confirm password', 'First name', 'Last name', 'Primary e-mail address', 'Secondary e-mail address (optional)', and 'Additional information (optional)'. A note below the password field states: '(Passwords are not case sensitive, are 8 to 12 characters long and must contain at least 1 letter and 1 number.)'. At the bottom of the form are two buttons: 'Save user' and 'Do not save user'.

3. Enter the information for the new user you are creating. Click Save User, the User Profile page with a confirmation message appears.

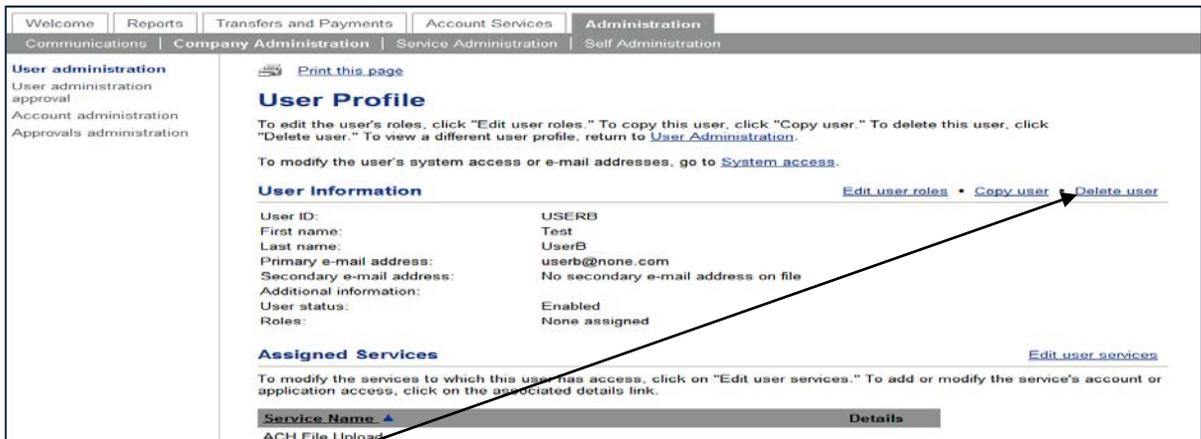


If you are restricting access to any services or accounts, be sure to follow the same steps of Editing User Assigned Services.

## Deleting Users

To delete user access, complete the following:

1. Access the User Profile of the user to be deleted:



- Click the Delete User link. The Delete User page appears:

The screenshot shows the 'User Administration - Delete User' page. The navigation bar includes 'Welcome', 'Reports', 'Transfers and Payments', 'Account Services', and 'Administration'. The left sidebar lists 'User administration', 'User administration approval', 'Account administration', and 'Approvals administration'. The main content area has the title 'User Administration - Delete User' and a message: 'You have requested to delete the following user. Once deleted, the user cannot be recovered. Scheduled requests set up by this user will be deleted.' Below this, it says 'To delete this user, click "Delete user", or return to [User Profile](#).' The 'User Information' section lists: User ID: USERB, First name: Test, Last name: UserB, Primary e-mail address: userb@none.com, Secondary e-mail address: No secondary e-mail address on file, User status: Enabled, and Roles: None assigned. The 'Assigned Services' section is a table with the following data:

Service Name
ACH File Upload
Book Transfer
CCD Collection
CCD Payment
Child Support Payment

- Click Delete user. The User Administration page appears, the deleted user is no longer listed.

The screenshot shows the 'User Administration' page. The navigation bar is the same as in the previous screenshot. The left sidebar is also the same. The main content area has the title 'User Administration' and a message: 'The user was deleted successfully.' Below this, it says 'To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to [User Administration - Add User](#). To manage a user's access, click "System access."' The 'User Administration' section is a table with the following data:

User ID	First Name	Last Name	Additional Information
<a href="#">ADMIN</a>	Admin		<a href="#">System access</a>
<a href="#">USERA</a>	Employee	UserA	<a href="#">System access</a>

At the bottom of the page, there are links for 'How Do I...', 'Terms', and 'FAQs'.

## User Administration Approval

Multiple approvals for User Administration provides your company with the option to require multiple approvals for all user profile setups, changes, and deletions.

It is important that your company should ensure that the number of approvals required for user administration does not exceed the number of users who have the administration role.

The Administration role may cancel a user profile request, including those made by another Administration role user.

The following confirmation message appears when the Administrator role user performed an action on the User Profile page.

**Note:** *The process of how to use the User Profile pages are addressed in the User Administration section of this training guide.*

Navigation: Welcome | Reports | Transfers and Payments | Account Services | Administration | Communications | Company Administration | Service Administration | Self Administration

**User administration**  
User administration approval  
Account administration  
Approvals administration

[Print this page](#)

### User Profile

**Continue to make changes to the user profile. After all changes have been made, click "Save user." Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is cancelled.**

**Before some services can be used, accounts must be assigned to those services that require account-level access.**

To edit the user's profile information or security settings, click "Edit user information." To save the user profile and submit for approval, click "Save user." To view a different user profile, return to [User Administration](#).

**User Information** [Edit user information](#)

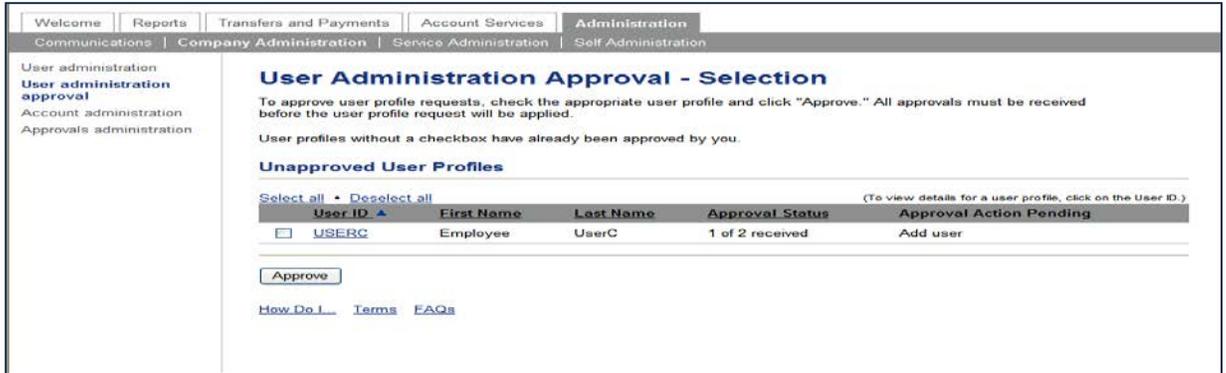
User ID:	UserC
First name:	Employee
Last name:	UserC
Primary e-mail address:	userc@none.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled

The confirmation page is indicating that maintenance or setup action needs to continue. The user profile will be submitted for approval when Save User is clicked.

### Pending User Profile Request

An Administrator role user may view, approve or cancel one or more pending user profile request using User Administration Approval. To complete this task, complete the following:

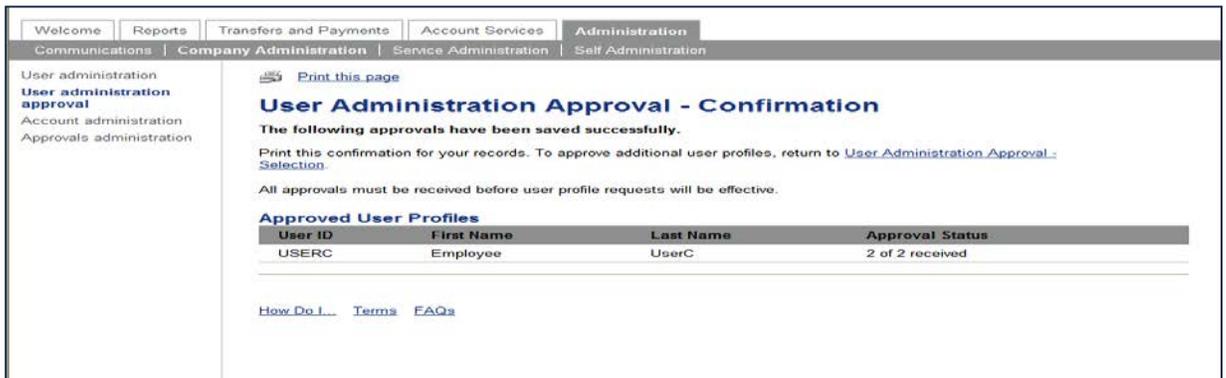
1. Click User Administration Approval from the Administration page. The User Administration Approval-Selection page appears:



2. Select one or more profiles to approve.

**Note:** If additional detail is required, click the User ID link.

3. Click Approve. The User Administration Approval-Confirmation page appears:



## Editing a User – Multiple Approvals

When multiple approvals are required, the User Profile-Confirmation page supplies the details of what was changed. Use this confirmation page to confirm your actions. Appearing in **red** are the areas that were removed, items in **green** were added.

# Account Administration

## Changing Account Descriptions

To change an account's description, complete the following:

1. In the Administration tab, click Account Administration in the Company Administration section. The Account Administration page appears:

TRC	Account Number	Account Type	Description
031101114	0011001990	Checking	<a href="#">Checking</a>
031101114	001666666	Loan	<a href="#">Loan</a>
031101114	0030003822	Checking	<a href="#">Checking</a>

2. Click the description link of the account to be changed. The Change Account Description page appears:

TRC: 031101114  
Account number: 0011001990  
Account type: Checking  
Description:

3. In the Description field, type the new description of the account. Click Save Changes. The Account Administration page appears with a confirmation.

# Self Administration

## Changing Your Password

You can change your password in online banking while signed on.

1. From the Administration tab, click Change Password in the Self Administration section. The Change Password page appears:

The screenshot shows the 'Change Password' page within an online banking application. At the top, there is a navigation bar with tabs for 'Welcome', 'Reports', 'Transfers and Payments', 'Account Services', and 'Administration'. Below this, a sub-navigation bar includes 'Communications', 'Company Administration', 'Service Administration', and 'Self Administration'. The main content area is titled 'Change Password' and contains the following elements:

- A left sidebar with links: 'Change password', 'Personal preferences', 'Manage favorites', and 'View user activity report'.
- A heading 'Change Password' followed by the instruction: 'Please provide the information below and then click "Save changes."'.
- Three input fields: 'Enter current password:', 'Enter new password:', and 'Confirm Password:'.
- A note below the 'Enter new password:' field: '(Passwords are not case sensitive, are 8 to 12 characters long and must contain at least 1 letter and 1 number.)'
- Two buttons: 'Save changes' and 'Do not save changes'.
- Links at the bottom: 'How Do I...', 'Terms', and 'FAQs'.

2. Complete the fields as required and click Save Changes. A confirmation page appears.

## Personal Preferences

This section allows you to maintain a primary and a secondary email address.

1. From the Administration tab, click Personal Preferences in the Self Administration section. The Personal Preferences page appears:

The screenshot shows the 'Personal Preferences' page within an online banking application. At the top, there is a navigation bar with tabs for 'Welcome', 'Reports', 'Transfers and Payments', 'Account Services', and 'Administration'. Below this, a sub-navigation bar includes 'Communications', 'Company Administration', 'Service Administration', and 'Self Administration'. The main content area is titled 'Personal Preferences' and contains the following elements:

- A left sidebar with links: 'Change password', 'Personal preferences', 'Manage favorites', and 'View user activity report'.
- A heading 'Personal Preferences' followed by a sub-heading 'E-mail'.
- Text explaining the primary e-mail address: 'The primary e-mail address listed below will be used for bank communications such as alerts and electronic statement notifications.'
- Text explaining the secondary e-mail address: 'A secondary e-mail address can be added for use as an optional or backup e-mail. The ability to enable the secondary e-mail address will accrue at the individual function to which it relates (e.g. Add Alerts page).'
- Two rows of information: 'Primary e-mail address: No primary e-mail address on file' and 'Secondary e-mail address: No secondary e-mail address on file'. Each row has a 'Change this address' link.
- Links at the bottom: 'How Do I...', 'Terms', and 'FAQs'.

2. Click Change This Address to change either the primary or secondary email address.

## View User Activity Report

Up to 24 months of data are available; a maximum of three months may be retrieved during a single search. To retrieve a limited amount of data, select specific criteria.

The User Activity Report is used to view online banking user activity for a specific date or range of dates.

1. From the Administration tab, click View User Activity Report in the Self Administration section. The User Activity Report Criteria page appears:

2. Select the criteria to be included in the report as required.
3. Click Generate Report. The User Activity page appears:

Date	User ID	User Name	IP Address	Function
<a href="#">05/23/2010 10:06:48 AM (ET)</a>	ADMIN	Admin	66.115.229.102	Account summary
<a href="#">05/23/2010 10:06:46 AM (ET)</a>	ADMIN	Admin	66.115.229.102	Standard login
<a href="#">05/23/2010 10:03:51 AM (ET)</a>	USERB	Employee UserB	66.115.229.102	Create company user
<a href="#">05/23/2010 10:03:10 AM (ET)</a>	USERB	Employee UserB	66.115.229.102	Change password
<a href="#">05/23/2010 10:03:02 AM (ET)</a>	USERB	Employee UserB	66.115.229.102	Standard login
<a href="#">05/23/2010 09:55:15 AM (ET)</a>	ADMIN	Admin	66.115.229.102	Company approval setup
<a href="#">05/23/2010 09:53:45 AM (ET)</a>	ADMIN	Admin	66.115.229.102	Create company user
<a href="#">05/23/2010 09:40:42 AM (ET)</a>	ADMIN	Admin	66.115.229.102	Account summary
<a href="#">05/23/2010 09:40:40 AM (ET)</a>	ADMIN	Admin	66.115.229.102	Standard login
<a href="#">05/22/2010 01:17:45 PM (ET)</a>	ADMIN	Admin	66.115.229.102	Delete company user

4. To view details, click a date. The User Activity Report-Detail page appears:

[Personal preferences](#)  
[Manage favorites](#)  
[View user activity report](#)

### User Activity Report - Detail

Review the details for this activity or return to [User Activity Report](#).

#### Activity

Date: 05/23/2010 10:06:48 AM (ET)  
User ID: ADMIN  
User name: Admin  
IP address: 66.115.229.102  
Function: Account summary

#### Activity Detail

Field Name	Field Information
Summary Information:	LEDGER BALANCE, Accessible Balance, TOTAL CREDITS, TOTAL DEBITS, ONE DAY FLOAT, TWO DAY FLOAT, CURRENT BALANCE, AVERAGE COLLECTED BALANCE (GTD), AVERAGE COLLECTED BALANCE (YTD), Available Balance
Account 1:	TRC: 031101114 Account: *1990 Description: Checking
Account 2:	TRC: 031101114 Account: *3822 Description: Checking

[How Do I...](#) [Terms](#) [FAQs](#)

## **5. Reports**

---

## Overview

The Reports tab provides “on-the-spot” intraday, previous day, and transaction searches for all accounts setup and enabled for your company. You can select from a list of accounts or pick a specific account for which to view information.

You can download transaction information in a Quicken transfer file (.QFX), Quicken interchange format (.QIF), comma separated value format (.CSV), BAI2 format, and a Portable Document Format (.PDF).

If the Reference Number field is highlighted, you can view an image (if available) with the transaction. Deposit slips are shown similar to the checks. A separate browser window displays the image (where available).

## Viewing Reports

### Account Summary Report

The Account Summary Report is available to customers that have been assigned the Standard or Premium reporting package. This report is used to view summary totals for all accounts. The report shows information for each type of account (checking and savings).

Complete the following to view balances and transactions:

1. On the Report tab, click the Account Summary Report link in the Deposit Account Reporting section. The Account Summary Report Criteria page appears:

**Account Summary**  
Select appropriate report criteria and click "Generate report."  
Up to 3 months of data are available. To retrieve a limited amount of data, select specific search criteria.

Output to:

- Screen (HTML)
- BAI2 file (Creates a file that can be imported into an account processing application)
- CSV file (Can be used by a spreadsheet program)
- PDF (Creates a document that can be saved or printed)  
To view your output as a PDF, you must have Adobe® Reader® installed on your computer. To download the Adobe® Reader®, click the Adobe link below. To confirm you have Adobe® Reader® installed, view this [sample pdf file](#).

To add, edit, or delete a custom file export format, go to [File Export](#).

Accounts: [Select all](#) • [Deselect all](#)

ADA/TRC	Account Number	Description ▲	Balance
<input type="checkbox"/>	031101114	*1990	Checking
<input type="checkbox"/>	031101114	*3822	Checking

Date range:

- Specific date: 05 / 23 / 2010
- From: 05 / 21 / 2010

2. Choose the format of the report by clicking the appropriate radio button in the “Output To” section.
3. Choose the accounts for which you want to view quick balances.
4. Complete the date range as required.
5. Identify the sort criteria as required.
6. Select the information to be included in the report.

7. Click Generate Report. The Account Summary Report page appears:

Account activity

**Account summary**

Combined report

Cash position report

Manage saved reports

Saved Reports: (Edit)

Quick Links:

- Positive pay exceptions manager
- Stop payment request
- Statements and documents - account selection

[Print this page](#)

## Account Summary

To change report information, return to [Account Summary](#). To save this search criteria for future use, [Create a Saved Report](#).

To view more summary data for the accounts listed below, go to [Additional Account Information](#).

---

Report created: 05/23/2010 10:48:13 AM (ET)  
Accounts: All accounts  
Date range: 4/1/2010 to 5/23/2010  
Account sort: Account number  
Summary information: All information

(To view detailed transaction information, click an account number.)

Download this report as:

**031101114 • \*1990 • Checking • Checking**

As of Date	Accessible balance	Current balance	Available balance
05/23/2010 10:48 AM (ET)	\$78.33	\$78.33	\$78.33
05/22/2010	\$78.33	\$78.33	

**031101114 • \*3822 • Checking • Checking**

As of Date	Accessible balance	Current balance	Available balance
05/23/2010 10:48 AM (ET)	\$96.67	\$96.67	\$96.67
05/22/2010	\$96.67	\$96.67	

**Tip:** When a date and a specific time appear underneath a balance, it indicates the balance is intraday.

8. If you need to print the information, click the link for "Print this Page" and a new window appears:

[Print this page](#) • [Close window](#)

## Account Summary

---

Report created: 05/23/2010 10:50:31 AM (ET)  
Accounts: All accounts  
Date range: 4/1/2010 to 5/23/2010  
Account sort: Account number  
Summary information: All information

**031101114 • \*1990 • Checking • Checking**

As of Date	Accessible balance	Current balance	Available balance
05/23/2010 10:48 AM (ET)	\$78.33	\$78.33	\$78.33
05/22/2010	\$78.33	\$78.33	

**031101114 • \*3822 • Checking • Checking**

As of Date	Accessible balance	Current balance	Available balance
05/23/2010 10:48 AM (ET)	\$96.67	\$96.67	\$96.67
05/22/2010	\$96.67	\$96.67	

**Tip:** There is a text link on this page that will allow you to Print This Page or Close Window.

## Viewing Account Activity

The Account Activity Report is used to view detailed account information.

To view account detail, complete the following:

1. On the Report tab, click the Account Activity link in the Deposit Account Reporting section. The Account Activity Search page appears:

2. Complete the following fields as necessary:

<u>Fields</u>	<u>Description</u>
Output To	Optional methods of viewing the report
Account(s)	Select a specific account(s) from the list
Date Range	Prior Day, Current Day, and Specific Date searches are available
Transaction Type(s)	Use this list box to narrow your search criteria to a specific type of transaction

3. Click Search. The Account Activity Report appears:

Post Date	Reference	Additional Reference	Image	Description	Debit	Credit	Calculated Balance
05/06/2010				PREAUTHORIZED ACH CREDIT BANCORP TEST ACH TEST LIVE TEST OF BEB ACH		\$1.23	N
05/06/2010	Total Calculated Credits (1 Item)					\$1.23	
04/27/2010		6875		CHECK PAID	\$1.99		N
04/27/2010		6876		CHECK PAID	\$1.25		N
04/27/2010		6877		CHECK PAID	\$1.25		N
04/27/2010		6874		CHECK PAID	\$1.00		N

## Managing Saved Reports

Saved Reports can save you time re-entering report criteria.

**Note:** A saved report does not save the actual data, just the criteria used to run the report.

You can manage these reports by clicking (Edit) in the navigation panel next to Saved Reports. The Manage Saved Reports page appears:



### Create a Saved Report

You can use the Create a Saved Report link on the Summary, Transaction Detail and Combined Reports pages to save frequently used report selection criteria for future use.

You can access the Summary, Transaction, and Combined Report pages by clicking the appropriate link on the Reports Selection Overview page.

1. Click the Reports tab. The Reports Section Overview page is displayed.
2. Click the desired report link. The appropriate Report Criteria page is displayed.
3. Select the desired report criteria.
4. Click Generate Report. The appropriate Report page is displayed.
5. Click the Create a Saved Report link. The Create a Saved Report page is displayed in a new screen.
6. Type a report name.
7. Click Save Report. The report is saved and is available for selection from the Welcome Page navigation bar and from the Reports page navigation bar.

### Run a Saved Report

On the Reports tab, click the link in the Saved Reports (Edit) for the report you wish to view. The selected report is displayed.

### Rename a Report

To rename a saved report, access the Manage Saved Reports page. In the Report Description field, type the new name. Click Save Changes and a confirmation appears.

### **Delete a Saved Report**

A saved report can be deleted by clicking the Delete link on the Manage Saved Reports page for the report to be deleted. The report is deleted and a confirmation appears.