



Cash Manager Quick Reference Guide

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Summary

The Summary displays a list of all accounts associated with your corporate Access ID and Password. The Summary is organized by account groups (i.e. Assets and Liabilities) and allows for information to be categorized accordingly. The Summary provides a concise picture of corporate accounts and their associated ledger, available and credit-line balances. From the summary a link is provided to get additional account detail information.

Accounts

Account Inquiry – The Account Inquiry provides all the pertinent information needed for up-to-the-minute decision making. For Account Inquiries, select the account from the Account List or select the account from the Accounts drop-down menu.

Account List – All your corporate accounts are conveniently listed in your account list. The Access ID organizes the account list accordingly, meaning only those corporate accounts that you have been assigned to view are displayed. From the Account List a link is provided to retrieve additional account detail information.

Funds Management

ACH Editor – ACH Editor is a program used for ACH file transactions, direct deposit payroll or collections for example. All files generated and maintained using ACH Editor are formatted and transferred to your financial institution to process an ACH file. (Some Cash Manager Plus clients do not use ACH Editor.)

Transfer List – The Fund Transfer List conveniently provides a list of all of pre-defined fund transfers and provides the capability to issue any one or all of the funds transfers listed.

Transfers Issued – You can view a list of all fund transfers issued by selecting Transfers Issued selection from the Funds Management menu. The Transfers Issued list provides a list of transfers that the employee has submitted for that day.

File Management

Transfer List – The File Transfer List conveniently displays all of your designated file transfers (i.e. Direct Deposit Payroll Files, Collections). File Transfers can only be initiated through File Management.

Transfers Issued – You can view a list of all file transfers issued by selecting Transfers Issued from the File Management menu. The Transfers Issued list provides a list of file transfers that the employee has submitted for the day.

Administration

Inquire/Change Groups – If pre-defined groups exist, Account, Fund Transfer and Employee Groups can be re-classified by designated employees (i.e. “Assets” group changed to “Deposits” group or “Wires” changed to “Foreign and Domestic Wires”). This aids in the recognition of accounts, transfers and employees.

Inquire/Change Client Account – businesses can establish their own account nicknames (i.e. Operating Deposit Account) to help better recognize which account they use for cash position and cash management decision making.

Add/Change/Delete/ Fund Transfer Templates – Fund transfers can be established by designated employees for internal transfers, external transfers (ACH), foreign and domestic wires, and federal or state tax payments.

Inquire/Add/Change/Delete Employee – You can establish new employees and change existing employee security permissions through Client Administration. General employee information includes contact information, access times, access code and password, stop payments, funds transfers, and document retrieval options.

Inquire/Change Employee Fund Transfer Access – Designated supervisory employees can grant additional access or remove access for fund transfers from other employees.

Inquire/Change Employee File Transfer Access – Designated supervisory employees can grant additional access or remove access for file transfers from other employees.

Inquire/Change/Add Employee Account Access – Designated supervisory employees can grant additional access, change, or remove account access.

Review

The Review displays a list of all pre-defined, scheduled fund transfers, and file transfers requiring secondary approval. The Review display is separated into two groups, Fund Transfers and File Transfers. Once the transfer has been scheduled, the Reviewer has the ability to approve or disapprove all transfers requiring secondary approval.

Balances	Transactions	Stop Payments	Documents
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Balances

The Balances tab provides quick access for up-to-the-minute balance information (i.e. Float Analysis).

Transactions

Transaction Lists – Provides a detailed view of your transaction activity pertaining to the specified account. The transactions are listed within Current Business Day, Previous Business Day, Current Statement and Previous Statement under the Transactions tab.

Transaction Menu - The Transaction Menu provides a list of all transactions associated with your selected corporate Demand Deposit and Savings accounts. In addition, a Transaction Sort and Search can be performed to display transactions based on the parameters provided.

Transaction Search – The Transaction Search allows you to perform specific transaction research. A Transaction Sort and Search can be performed to display transactions based on the parameters provided.

Exporting Transaction Information – The Export transaction information is designed for use with your personal finance application, such as Intuit's Quicken or Quickbooks, Microsoft Money or Windows Clipboard. Once you have logged on to your financial application, you can then import these files from their saved location.

Stop Payments

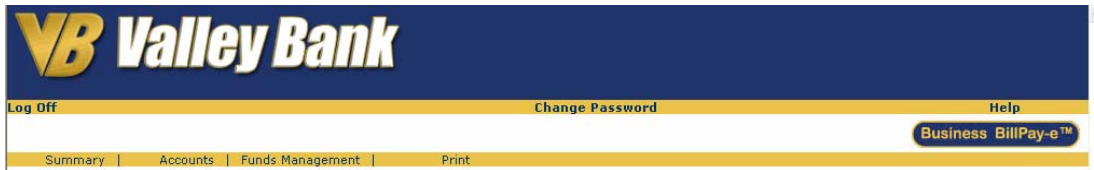
New – The Issue Stop Payment provides real-time access to an online stop payment screen and allows user input of Item Date, Item Type (i.e. check), From/Thru Amount and Number, Payee, Reason and Comments.

Menu – The Stop Payment Menu provides a list of all stop payment items issued during the business day, stop payment research capabilities and the ability to issue a stop payment.

Search – The Stop Payment Search area aids in the research of all stop payments that have already been issued.

Documents

The Documents option provides employees with the appropriate security, the ability to view any report, statement, or other document stored. Employees can inquire into financial statements and other documents by clicking an associated Documents Available hyperlink.



Business BillPay-e™

The Business BillPay-e™ button located in the upper right corner of the Cash Manager screen gives you access to paying your bills online. To enroll, click on the Business BillPay-e™ button and select “Enroll”. Complete the enrollment form and submit. Within 3 business days you should receive notice that your enrollment has been approved.

Once approved, click on the Business BillPay-e™ button and enter the User ID and PIN that you entered on your enrollment form. The first time you enter bill pay you will be prompted to enter a Security Key. Enter 1-10 digits, numbers or letters, or a combination of the two. From then on each time you enter the bill pay site, you will see two fading boxes. One will show your name and the last time you accessed bill pay, the other will show your security key. If you have completed the security key and do not see the boxes, you should exit Bill Pay and contact Bill Pay Support Services at 1-866-733-8990.

Payments

Manage Payees – Set up new payees or edit or delete existing payees. Select Add New Payee and enter the payee name. Select payee from a search match on a list of payees or enter requested payee information. If the payee is not in the list of payees, bill pay will advise you that the payee is in pending status and may take up to 3 business days to activate the payee. To edit or delete a payee select the Payee Name from your list of Payees and proceed to either update information or click the Yes option to delete.

Make Payments - Single Payments vary in amount and date and need to be scheduled each time a payment is to be sent. Recurring Payments have a set amount and date and require only an initial set up. Once a recurring payment is established the date cannot be changed. The recurring payment will need to be stopped (see Manage Payments) and set up again. When using either payment method follow the screens until you receive a confirmation number and a statement indicating your payment has been scheduled.

Remember to allow a **minimum** of five (5) to seven (7) business days between the day you request a bill to be processed and when you want your payee to receive an electronically transmitted payment. You must allow additional time for a payment sent by check. (The check is mailed from the East Coast.) Click on the Payment Scheduling Information button as you schedule your payment. We recommend that you follow these instructions. Processing of recurring payments will not begin until activated/scheduled by you.

Payments must be made or canceled prior to 1 p.m. PST on a business day to be processed that day.

Manage Payments – Lets the user Approve Pending Payments, change information or delete a pending payment. Payments that are in Pending status will not be paid until approved. If the payment is approved after the process date the payment will be processed the next business day. To change a payment date select Change for that specific payee. To stop a payment select Stop. Changes or stops to your payment must be completed before 1 PM Pacific time.

Payment Calendar – Displays a monthly calendar showing pending and scheduled payments.

Payment History – Shows the payments paid through bill pay. Enter requested information.

Admin Tools

Manage Users – Lets the primary user view a list of current users, add, edit and delete users. Select Add User and enter requested information. To edit or delete, select Login ID of user and make desired changes.

Manage Bank Accounts – View list of accounts set up for bill pay, add, edit account nickname or delete accounts. To add, select Add Another Account and enter the requested information. The account must be approved by the financial institution which can take up to 3 business days. To edit account name select the Account Name and enter new nickname. To delete an account select Delete. The primary account cannot be deleted.

Bill Pay Reminders - Due Date Reminders allows the user to set up single or recurring reminders to be emailed to them reminding them to pay a bill.

Miscellaneous Reminders gives the user the option to set up specific information from a list provided to be emailed to them

Payment History Emails gives the user the ability to have reminders of a bill that has been paid sent to them.

Session Emails allows the user to receive email confirmation of transactions following each bill pay session.

Security Features - The function of this particular option is to allow the user to set up extra security settings for their own comfort. Please note - Security Settings can only be set up by the Primary user.

Dual Signature gives the user the option to force all payments to be approved by two users with Approved Payments permission.

Payment Thresholds allows the user to set up a dollar amount on specific or all payees so that if a payment is scheduled for over that set amount an email notice will be sent to the user alerting them. Note - this will not stop the scheduled payment from being paid if they have been approved.

Challenge Phrase Prompts gives the user the ability to set up a requirement to where the user themselves must answer their Challenge Phrase question before being able to perform specific bill pay functions as well as to set up requirements to where the user and their Admin Users must answer their Challenge Phrase question before being able to perform a separate set of specific bill pay functions.

Scheduled PIN Changes give the user the option to set a schedule that automatically requires all users to change their pin.

Payee Categories – Organize payees for easier payment management. Management Categories gives the user the option to assign payees to certain categories as well as add, edit and delete categories. Payment History By Category gives the user the ability to receive payment history sorted by categories.

Reports

Account Summary – View bill pay account activity, view by a list of top 10 options, view graphical representation.

Auditing Reports – View bill pay account activity for a specific time frame.

Payment Activity – Shows today's scheduled payments, scheduled payments for the month and total payments processed for the month. Pending payments not included.

Preferences

Default Page – Choose the page your bill pay session will open with.

Change Pin

Change Email Address

Bill Pay Help

For answers to your bill pay questions click the **Help** button located on any of the bill payment tabs or call Bill Pay Support Services.

The Bill Pay Support Services toll free number is: **(866) 722-8990**.

Service representatives are available Monday through Friday, 4:30 a.m. to 8:00 p.m. Pacific Standard Time.