



**SECURITY  
SAVINGS BANK**



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# **GETTING STARTED**

## LOGGING ON FOR THE FIRST TIME

You may log on to the cash management system for the first time only after you receive your temporary User ID and password. This information, along with the system address, is contained within the email messages provided to you by your company's System Manager.

To log on for the first time:

1. Navigate to the system Web site.
2. In the **User Name** field, enter your temporary User ID.
3. Click the **Next** button.
4. In the **Password** field, enter your temporary password.
5. Click the **Login** button. The Welcome screen is displayed.
6. Read the presented information, then click the **Next** button. The User Information screen is displayed.
7. Provide information about yourself. All fields are mandatory, except **Middle Initial**.

- In the **First Name**, **Middle Initial**, and/or **Last Name** fields, modify your name.
- In the **E-Mail Address** field, enter your email address.

**Notes:**

1. Since this address is used to help reset forgotten application passwords, it is critical that you provide a correct, permanent email address.
2. If you might use an unregistered machine to access the system, use an email address you'll be able to access from the unregistered machine; this will allow you to retrieve the temporary URL necessary to access the system. See the "User-to-System Authentication" section of the Getting Started User Guide for additional information.
3. Once you have accessed the system, you will be able to update this address if it changes.

- In the **User Name** field, enter your permanent user name. This is the user name you will use to log on to the system in the future.
  - In the **Password** field, enter a new password. This password must conform to the rules set forth in the "Password Rules" section of this chapter.
  - In the **Confirm** fields, re-enter the information entered in the previous steps.
8. Click the **Next** button. The Security Questions screen is displayed.
  9. Choose and answer any three security questions. See the "Security Questions" section of the Getting Started user guide for additional information on security questions and how they are used.
  10. From each **Question** drop-down list, select a different question to be answered.

11. In each **Answer** field, enter your answer to the selected question.
12. In the appropriate **Confirm** field, re-enter the answer.
13. When you have answered three questions, click the **Submit** button. The information you have provided is stored.
14. The PassMark registration screen will appear. A random image is selected from the image database and displayed in the **Your PassMark™ Image** area.
  - Do one of the following:
    - Accept the selected image  
Enter a phrase in the **Your PassMark™ phrase** field. This phrase should be 1 to 30 characters long, and may be any text you will recognize on future visits. The phrase should not describe the image itself.
    - Choose a new image
      1. Click the **change image** link in the paragraph above the image. A catalog of images is displayed.
      2. Click one of the images to select it, or click **more images** to load additional images. You can also select a category from the **to view other images by category** drop-down list. When you have found an image that meets your needs, click the image. You are returned to the previous screen.
      3. Enter a phrase in the **Your PassMark™ phrase** field. This phrase should be 1 to 30 characters long, and may be any text you will recognize on future visits. The phrase should not describe the image itself.
15. From the radio buttons at the bottom of the screen do one of the following:
  - Register the computer  
Select the **Yes, register this personal computer** radio button.
  - Do not register the computer  
Select the **No, do not register it** radio button.
16. Click the **Next** button. A confirmation screen is displayed.
17. Confirm your selections, and then click the **Next** button. A confirmation message is displayed.
18. Click **OK**. You have now completed the registration process. The Home Page is displayed.

## LOGGING ON AFTER THE FIRST TIME

Once you have logged on to the system for the first time and selected a permanent user name and password, the log-on process is quick and easy.

To log on after you have logged on for the first time and set up your profile:

1. Navigate to the system Web site.
2. In the **User Name** field, enter your permanent user name. Click the **Next** button.
3. One of the following will occur:
  - If you have not registered your computer:
    1. A time-sensitive email is sent to the address you have registered with the system. Open the email and either click the included link or copy-and-paste it to the browser's **Address** field and press the **Enter** key on your keyboard. The PassMark Alert: Unknown Computer screen is displayed.
    2. Enter the answers to the security questions you provided during your initial setup. These questions will help verify your identity to the system.
    3. Click the **Next** button.
    4. Proceed as if you had registered for PassMark and registered your computer. Once you have provided your password, you will be given another opportunity to register your computer.

- If you have registered your computer

The **Password** field is displayed; your PassMark image and phrase should be displayed to the right.

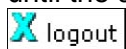
- If the image and phrase you selected during your initial setup is displayed :

Proceed to step 4.
  - If either the image or the phrase is incorrect or missing:

The security of your access to the system may be compromised. Do NOT proceed. Print the screen and contact Customer Service immediately. [End Procedure]
4. In the **Password** field, enter your password. For security purposes, an asterisk (\*) is displayed for each entered character, instead of the character itself.
  5. Click the **Login** button to log on to the system.

## LOGGING OFF

For security purposes, each user name/password combination may be used to initiate only one work session at any time. Therefore, it is very important that you log off from the system correctly. Incorrectly exiting the system will result in system unavailability until the active session “times out.” To correctly log off from the system: Click the



icon in the upper right-hand corner of any application screen.

## ACCESSING ON-LINE HELP


The following types of on-line help are available:

- How Do I...help is accessible in a drop-down list at the bottom of most screens:



If no How Do I... help is available for a screen, the drop-down list will not be displayed. How Do I...help provides you with step-by-step procedures to perform tasks related to the screen you are currently viewing.

To access How Do I... help, make a selection from the drop-down list. Help for the selected topic is displayed in a pop-up window.

- “Narrative” help is accessible from the upper right-hand corner of the screen. Narrative help provides you with more general information about the screen or module from which you accessed it. To access narrative help for a screen, click the  icon.
- “Item” help is displayed, when available, in the bottom right-hand corner of the screen when you click a field or use the Tab key to access a field.

For instructions on enabling or disabling Item help, see the Administration document.

# ADMINISTRATION

## MAINTAINING USER PROFILES (SYSTEM MANAGERS)

User profiles specify the modules and features that individual users can access. System managers can add user profiles so that additional users can access the system. System managers can also modify and delete existing user profiles.

When a user profile is set up on the system, a pair of PIC (Personal Identification Code) letters is emailed to your company's main email contact. These letters include first-time log-on information, including the system URL, a temporary User Name, and a password for that temporary User Name. The recipient of the mail can forward it to the user so that they can access the system.

If a user forgets a permanent User Name, the system manager can also generate a new PIC letter for that user.

### ADD A USER PROFILE

You can create entirely new user profiles, or you can base a new user profile upon an existing profile that does not have system manager privileges assigned to it.

**Important:** Once you have created a user profile, you must assign account access to the user in order for the user to access the system!

#### To create a user profile:

1. From the **Administration** menu, select **Applications**. The Administration screen is displayed.
2. Select the **User Setup** tab.
3. Click the **Create** button, located beneath the Users pane. The Create New User pane is displayed.
4. In the **User ID** field, accept the generated ID or enter a unique four-character ID for the user. This ID identifies the user to the server.
5. In the **User Name** fields, enter the user's first name, middle initial, and last name.  
**Note:** User names are displayed on the Users pane after the user generates a permanent log-on ID during first-time log-on.
5. Select the checkboxes corresponding to the services the user will be permitted to access (the "user validations"). See the "Validations List" section below for information on the validations that may be available for selection.
6. Click the **Add User** button. The user is added to the system, and the Users pane is displayed.
7. Users must be assigned account permissions before they can use the system!! Refer to the "Account Permissions" process below the validations list to assign account permissions.

#### To base a user profile on an existing profile:

1. From the **Administration** menu, select **Applications**. The Administration screen is displayed.
2. Select the **User Setup** tab.
3. Click the **View** hyperlink associated with the user profile upon which the new

- profile is to be based. The View User pane is displayed.
4. In the **User ID** field, enter a unique four-character ID for the user. This ID identifies the user to the server.
  5. In the **User Name** fields, enter the user's first name, middle initial, and last name.
 

**Note:** User names are displayed on the Users pane after the user generates a permanent log-on ID during first-time log-on.
  6. Click the **Add User** button. The user is added to the system, and the Users pane is displayed.
 

**Note:** The **Add User** button is displayed only in association with user profiles that do not have system manager privileges.
  7. Users must be assigned account permissions before they can use the system!! Refer to the "Account Permissions" process below the validations list to assign account permissions.

## VALIDATIONS LIST

When adding or modifying a user profile, refer to the following list of user validations when selecting validations to assign services to the user.

**Note:** Some of the features described below may not be available to your company or may be available to your company with different names, based on settings instituted by the financial institution and your agreement with the financial institution.

Select this User validation...	To enable the user to...
BANK ACCT RPT	Access balance and transaction reporting. Reporting is prior day, with optional features of current day, controlled disbursement, and multi-bank reporting depending upon the features available to your company.
RESTRICTED ACCT ACCESS	Access accounts validated as "restricted."
STOP COMPOSE	Access the Stop Payment module and the ability to create, modify, submit, and report on stop payments.
WIRE TRAN COMPOSE	Create, modify, and report on wire transactions. Only users who are validated for WIRE TRAN COMPOSE and WIRE TEMPLATE CREATE can create transactions without using templates, or create a template and transaction together. Users who are creating wire transactions based on templates need not be validated for WIRE TRAN COMPOSE.

WIRE TRAN APPROVE	Approve wire templates and transactions created by another user.
WIRE TRAN DELETE	Delete wire templates and transactions.
WIRE TRAN SUBMIT	Submit wire templates and transactions.
WIRE TEMPLATE CREATE	Create and modify wire templates.
IFT A/M/D	Create, modify, delete, and report on internal funds transfers.
IFT SUBMIT	Submit internal funds transfers.
ACH PAYROLL	Create, modify, and delete ACH payroll templates and transactions. This validation is used in conjunction with the ACH COMPOSE TRAN and ACH CREATE TEMPLATE validations.
ACH CORPORATE	Create, modify, and delete ACH corporate templates and transactions. This validation is used in conjunction with the ACH COMPOSE TRAN and ACH CREATE TEMPLATE validations.
ACH CONSUMER	Create, modify, and delete ACH consumer templates and transactions. This validation is used in conjunction with the ACH COMPOSE TRAN and ACH CREATE TEMPLATE validations.
ACH COMPOSE TRAN	Create ACH transactions.
ACH APPROVE	Approve ACH transactions created by another user.
ACH SUBMIT	Submit ACH transactions for processing.
ACH REPORT ACCESS	View the ACH Activity report.
ACH CREATE TEMPLATE	Create ACH templates.
ACH IMPORT	Import ACH transaction and template files.

ACH PASS-THRU	<p>Upload ACH-ready files to the server for the financial institution to retrieve.  User must have one or more of ACH PAYROLL, ACH CORPORATE, and/or ACH CONSUMER validations.</p>
ACH PASS-THRU REPORT	<p>View the ACH Activity report for NACHA Pass-thru batches.</p>
BILL PAY	<p>Use the Web bill payment module.  Users with this validation can:</p> <ul style="list-style-type: none"> <li>• Schedule payments (but scheduled payment must be approved).</li> <li>• Add and edit payment accounts.</li> <li>• Request e-bills.</li> <li>• Add and delete payees.</li> <li>• View payments.</li> <li>• Submit inquiries regarding bill payments to Customer Service via email.</li> </ul>
BILL PAY APPR	<p>Use the Bill Pay online bill payment module in its full capacity. This includes all rights associated with the Bill Pay validation, as well as the ability to approve payments.  <b>Note:</b> At least one user must be validated for BILL PAY APPR if any user is validated for the Bill Pay service. Single-user Bill Pay customers must be validated for both BILL PAY and BILL PAY APPR.</p>
LOAN PAY	<p>Make internal loan payments through the loan payment module. <b>Note:</b> If this feature is selected, the INTERNAL TRANSFERS A/M/D feature must also be selected.</p>
LOAN RPT	<p>View loan balance reports. <b>Note:</b> If this feature is selected, the BANK ACCT RPT feature must also be selected.</p>
REMOTE DEPOSIT	<p>Access the basic remote deposit functionality (the Pending Items and Reports tabs).  <b>Note:</b> Users must be validated for RD SCAN in order to scan checks.</p>

RD SCAN	<p>Scan checks for remote deposit. Users with RD SCAN permissions can modify the check type (when available).</p> <p><b>Note:</b> If this feature is selected, the REMOTE DEPOSIT feature must also be selected.</p>
RD APPROVE	<p>Approve remote deposit check batches that were scanned by users who require approval of their check items. Approval requirements are set by the System Manager.</p> <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>• If this feature is selected, the REMOTE DEPOSIT feature must also be selected.</li> <li>• If approving users have some or all of the modify permissions (RD SCAN, MICR MOD, or AMT MOD), they can modify the associated portions of check items they are approving.</li> </ul>
RD SUBMIT	<p>Submit remote deposit checks for batching into an X9.37 file.</p> <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>• If this feature is selected, the REMOTE DEPOSIT feature must also be selected.</li> <li>• If submitting users have some or all of the modify permissions (SCAN, MICR MOD, or AMT MOD), they can modify the associated portions of check items they are submitting.</li> </ul>
RD MICR MOD	<p>Users with Remote Deposit scanning, approval, or submission permissions can modify the information found on the MICR line of the check. After selecting this checkbox, select <b>Full</b> from the associated drop-down list to grant the user permission to modify all information scanned from the MICR line of the check, or select <b>Partial</b> to grant the user permission to modify only the MICR-line information that caused an error.</p> <p><b>Note:</b> If this feature is selected, the REMOTE DEPOSIT feature must also be selected.</p>
RD AMT MOD	<p>Users with Remote Deposit scanning, approval, or submission permissions can modify check amount information.</p> <p><b>Note:</b> If this feature is selected, the REMOTE DEPOSIT feature must also be selected.</p>
ACH Transaction Type	<p>Select the checkboxes associated with the transaction types to which the ACH user is to be granted access.</p> <p><b>Note:</b> User must have one or more of ACH PAYROLL, ACH CORPORATE, and/or ACH CONSUMER validations.</p>

ACH Tax Templates	<p>Select the checkboxes associated with the tax templates to which the ACH user is to be granted access.</p> <p><b>Note:</b> User must have one or more of ACH PAYROLL, ACH CORPORATE, and/or ACH CONSUMER validations.</p>
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## SETTING ACCOUNT PERMISSIONS

System Managers can grant users access permissions to specific accounts. These permissions can be given to a user separately for each module in the system, or can be given to a user for all modules.

System Managers may modify their own account access permissions only if they have been given specific permissions to do so by the financial institution; contact the financial institution for additional information.

### To assign user permissions for accounts:

1. From the **Administration** menu, select **Applications**. The Administration screen is displayed.
2. On the Administration screen, select the **Account Permissions** tab.
3. From the **User** drop-down list, select the ID of the user to whom account access is to be assigned. The **Application** drop-down list is displayed.
4. Select an application (module) for which permissions are to be assigned. Do one of the following:
  - Select a specific application:  
From the **Application** drop-down list, select the application name.
  - Select all applications  
From the **Application** drop-down list, select **All Applications**.

Accounts available for the application(s) you selected are displayed. The application names are in the left-hand column, and the account numbers, each with their own checkbox, are in the right-hand column.

5. Select the checkbox associated with each account for which permissions are to be granted.  
*[Optional]* Click the **Check All** button to select all checkboxes, or click the **Clear All** button to deselect all checkboxes.
6. Click the **Submit** button. A confirmation message is displayed when your selections have been processed.

# **BANK ACCOUNT REPORTING**

## ACCOUNT STATEMENT

The Account Statement report provides account and transaction information for a date range in an easily printable or exportable format. Data for one or more accounts can be accumulated into the same Statement report.

### To access the Account Statement report:

1. Do one of the following:
  - From the Home Page or any screen in the Reporting module  
From the **Reporting** menu, select **Account Statement**.
  - From any other screen
    1. From the **Reporting** menu, select **All Reports**. The All Reports screen is displayed.
    2. In the Bank Account Reporting pane, click the **Account Statement** hyperlink. The Account Statement pane is displayed.
2. In the **Account** list, click an account number to select it. You can also hold down the **Ctrl** button on your keyboard and click multiple accounts to select them.
3. In the **From** field, enter the first date to be included in the report; in the **To** field, enter the last date to be included. Use **mm/dd/yyyy** format.
4. Select the **Yes** or **No** radio buttons in the **Transaction Memos** and **Transaction Descriptions** rows to indicate whether these features are to be included in the report. If transaction descriptions are not included in the report, transaction codes will be displayed instead.
5. Do one of the following:
  - To view a formatted report that can be printed or converted to Adobe Acrobat readable PDF format, select the **Screen** radio button.
  - To save the information to a comma-delimited ASCII file, select the **File** radio button.
6. Click the **Submit** button.
  - If you selected the **Screen** radio button, the Account Statement pop-up window opens, displaying the report on-screen. From this screen, you can print the report or convert it to an Adobe Acrobat-readable PDF file.
  - If you selected the **File** radio button, a pop-up window is displayed. This pop-up window gives you the ability to include, exclude, and rearrange the fields to be included in the file. See the “Adjusting Columns for Display (All Users)” section of the Information Reporting guide for instructions and additional information. When you have finished making adjustments, click the **Export** button to download or display the exported data.

**Note:** See the “Notes on ASCII Export” section of the Getting Started document for additional information about the export of ASCII files.

The Account Statement report provides balance and transaction information for

selected accounts. The online version of the report is grouped into four sections for each account:

- The first section provides information about the account itself, including opening and closing ledger balances.
- The second section provides a list of checks paid, in date order.
- The third section provides a list of debit transactions, in date order.
- The fourth section provides a list of credit transactions, in date order.

If more than one account is included in the report, the first section for the second report is displayed beneath the last section for the first report, etc.

For each account, the Account Statement report presents some or all of the following data, as applicable: From the online version of the Account Statement report, you can:

This field/column...	Displays the...
Account Title	Name of the account, if one has been specified.
Posted Date	Last date ledger balances were posted.
Number	Account number.
Currency	Type of currency with which transactions with the account are conducted.
Opening Ledger Balance	The ledger balance for the account at the start of the business day on the posted date.
Closing Ledger Balance	The ledger balance for the account at the end of the business day on the posted date.
Credits	The number and dollar amount of all credits posted to the account on the posted date.
Debits	The number and dollar amount of all debits posted to the account on the posted date.
Check	Check number of the paid check.
Date Paid	Date the check was paid.
Amount	Amount of the paid check.
Posted Date	Date the debit or credit transaction was posted to the account.
Amount	Amount of the debit or credit transaction.

Tran Code	Text or code describing the debit or credit transaction.
Bank Reference	Reference number assigned by the bank for the transaction.
Customer Reference	Reference number (if any) assigned by the customer for the transaction. If no customer reference was assigned, "N/A" will be displayed in this column.
Memo (unlabeled)	If memos were requested, any memo information included with the transaction is displayed beneath the transaction record.

- Save the report as an Adobe Acrobat-readable PDF file Click the **PDF** button, then specify a file location.
- Print the report  
Click the **Print** button.

## ACCOUNT SUMMARY REPORT

The Account Summary report uses the most currently posted data to provide available summary balance information for all your accounts. Use the Account Summary report for a snapshot view of the posted balances, credit, debit and float totals for all accounts.

For ease of reference, accounts for which information is displayed in the Account Summary report can be organized into groups. See the "Organizing Accounts into Groups" section of the Information Reporting User Guide for information on grouping accounts.

### To access the Account Summary report:

Do one of the following:

- From the Home Page or any screen in the Reporting module  
From the **Reporting** menu, select **Account Summary**.
- From any other screen
  1. From the **Reporting** menu, select **All Reports**. The All Reports screen is displayed.
  2. In the Bank Account Reporting pane, click the **Account Summary** hyperlink. The Account Summary pane is displayed.

For each account, the Account Summary report presents some or all of the following data, as applicable:

This column...	Displays the...
Account #	Account number.
Account Name/Title	Name (if any) assigned to the account.
Posted Date	Date the account balance was posted.
Ledger	Account balance that is the result of the total debit and credit activity as of a specific date and time. There is no indication of funds availability or usability. This is sometimes referred to as "book", "gross" or "statement" balance.
Collected	Portion of the account ledger balance available for the account holder to draw against. This balance is also referred to as "good funds," "immediately available funds," or "usable funds." It is equal to ledger balance less total float.
Available	Available balance at the start of the business day following the day for which the activity is reported. It is equal to ledger balance less 2+ day float.
Action	Item-specific available actions. Available actions are described below.

If accounts have been organized into groups, subtotals for each group are presented in a **Subtotals** row beneath the last account in the group.

If additional summary information is available for an account, the **more** link will be displayed in the **Action** column for that account. Click the **more** link to display this information in the bottom pane of the Account Summary screen.

The following additional information may be available:

This column...	Displays the...
1 Day Float	Portion of the account ledger balance that, as of the posted date, is not available for the account holder to draw for one business day.
2+ Day Float	Portion of the account ledger balance that, as of the posted date, is not available for the account holder to draw against for two or more days.
Cr Amount	The dollar amount of all credit transactions posted to the account on the posted date.
# Crs	The number of credit transactions posted to the account on the posted date.

Dr Amount	The dollar amount of all debit transactions posted to the account on the posted date.
# Drs	The number of debit transactions posted to the account on the posted date.
Action	Item-specific available actions. Available actions are described below.

From the Account Summary report, you can:

- Sort data according to column contents:  
Click a column header to sort the report by the contents of that column.
- View additional account information:  
Click the **more** link, if available, to display additional account information in the bottom pane of the Account Summary screen.
- View a fixed-format report for an account  
Click the **report** link to view the account's report information in a fixed-format report, displayed in a pop-up window. From that window, you can print the report or save it as a PDF document.
- View account history  
Click the **history** link to view available account history; the Account History pane is displayed. See the "Interpreting the Account History Report" section of this document for additional information.
- View account details  
Click the account number, or click the **details** link in the **Action** column. The Previous Day Account Detail pane is displayed. See the "Interpreting the Account Detail Report" section of this document for additional information.
- Print the report  
Click the **Print** button.
- View all summary information for all accounts  
Click the **Report** button. The expanded Account Summary report is displayed.
- Export the report to ASCII or BAI v.2 format
  1. From the **Export** drop-down list, select the desired format.
  2. Do one of the following:

If you selected **ASCII** :

1. Click the **Export** button. A pop-up window is displayed. This pop-up window gives you the ability to include, exclude, and rearrange the fields to be included in the file. See the "Adjusting Columns for Display (All Users)" section of the Information Reporting guide for instructions and additional information.
2. Click the **Export** button when you have finished making adjustments.

See the "Notes on ASCII Export" section of the Getting Started document for additional information on ASCII-format export.

If you selected BAI :

An additional information entry area is displayed below the report pane. Do the following:

1. In the **Account** list, click the account numbers for which the report is to be generated. To select multiple account numbers, hold down the **Ctrl** key while clicking each.
2. Select the **Group Status** radio button of the current BAI file status:
  - **Update:** Most balance reporting transmissions are updates. Update is intended both for previous-day and same-day reporting. Update reports all status, summary and detail data.
  - **Deletion:** Deletion removes all previously reported information for the indicated group of accounts on a particular As-Of date.
  - **Correction:** Correction is used when previously transmitted data is substantially wrong. It allows all previously reported data to be deleted and replaced with corrected data.
  - **Test Only:** Test Only indicates a file that must be edited for syntax and batch totals but does not affect the receiver's live files. Test Only transmission is point to point only.
3. In the **Date** field, enter the posting date of the summary and/or transaction items. If the **Prior Day** radio button is selected (see below), a date range may be exported; the **To Date** field is displayed. Enter the end date for the range.
4. In the **Sender**, **Receiver**, and **Ultimate Receiver** fields, respectively, enter ABAs for the sender, receiver, and ultimate receiver.
5. Select the **Current Day** or **Prior Day** radio buttons to indicate whether the report is to include information from the current-day or prior-day databases. The "Current Day" report may contain detail information that is not available in the "Prior Day" report; the "Prior Day" report may contain transactions that are not included in the "Current Day" report.
6. Click the **Export** button, located beneath the report pane.

The File Download dialog box is displayed, allowing you to save or open the downloaded file.

## **INTERPRETING THE ACCOUNT HISTORY REPORT**

The Account History report displays historical balance, float, and transaction information for an account. It also offers access to transaction details for all dates recorded.

For each date for which history is available, the Account History report presents some or all of the following data, as applicable:

This column...	Displays the...
Posted Date	Date for which the balance, float, and transaction information was posted to the account.
Ledger	Account balance that is the result of the total debit and credit activity as of a specific date and time. There is no indication of funds availability or usability. This is sometimes referred to as "book", "gross" or "statement" balance.
Collected Balance	Portion of the account ledger balance available for the account holder to draw against. This balance is also referred to as "good funds," "immediately available funds," or "usable funds." It is equal to ledger balance less total float.
1 Day Float	Portion of the account ledger balance that is not available for the account holder to draw for one business day.
2+ Day Float	Portion of the account ledger balance that is not available for the account holder to draw against for two or more days.
Cr Amount	The dollar amount of all credit transactions posted to the account on the posted date.
# Crs	The number of credit transactions posted to the account on the posted date.
Dr Amount	The dollar amount of all debit transactions posted to the account on the posted date.
# Drs	The number of debit transactions posted to the account on the posted date.
MTD Average	Average collected balance, calculated on a monthly basis.
YTD Average	Average collected balance, calculated on a yearly basis.

From the Account History report, you can:

- Sort data according to column contents:

Click a column header to sort the report by the contents of that column.

- View transaction detail for a specific date:

Click a hyperlinked date in the **Posted Date** column to display an Account Detail report for the selected date. See the “Interpreting the Account Detail Report” section of this document for additional information on the contents of this report.

- Print the report:

Click the **Print** button.

- Export the report in ASCII format :

Click the **Export** button to export the report in comma-delimited ASCII format. A popup window is displayed. This pop-up window gives you the ability to include, exclude, and rearrange the fields to be included in the file. See the “Adjusting Columns for Display (All Users)” section of the information reporting user guide for instructions and additional information. When you have finished making adjustments, click the **Export** button to download or display the exported data. See the “Notes on ASCII Export” section of the Getting Started document for additional information on ASCII-format export.

## INTERPRETING THE EXPANDED ACCOUNT SUMMARY REPORT

The expanded Account Summary report displays all available account summary information for each of your accounts on a single screen.

For each account, summary information is presented in some or all of the following columns: From the expanded Account Summary report, you can:

This column...	Displays the...
Account #/Title	Account number and title, if a title was assigned by the System Manager.
Posted Date	Date balances were posted to the system.
Ledger Balance	Account balance that is the result of the total debit and credit activity as of the posted date. There is no indication of funds availability or usability.
Available Balance	Portion of the account ledger balance available for the account holder to draw against, as of the posted date.

1 Day Float	Portion of the account ledger balance that, as of the posted date, is not available for the account holder to draw for one business day.
2+ Day Float	Portion of the account ledger balance that, as of the posted date, is not available for the account holder to draw against for two or more days.
# Cr	The number of credit transactions posted to the account on the posted date.
Amt Cr	The dollar amount of all credit transactions posted to the account on the posted date.
# Dr	The number of debit transactions posted to the account on the posted date.
Amt Dr	The dollar amount of all debit transactions posted to the account on the posted date.
Current Ledger	Account balance that is the result of the total debit and credit activity as of the posted date. There is no indication of funds availability or usability.
Current Available	Portion of the account ledger balance available for the account holder to draw against, as of the posted date.

- Sort data according to column contents

Click a column header to sort the report by the contents of that column.

- Convert the report to an Adobe Acrobat-readable PDF document

Click the **PDF** button to create an Adobe Acrobat-readable PDF version of the report. The PDF document is displayed in a new browser window.

# **LOAN REPORTING**

## LOAN SUMMARY REPORT

The Loan Summary report provides information about your loans directly from the financial institution.

### To access the Loan Summary report:

Do one of the following:

#### From the Home Page

From the **Reporting** menu, select **Loan Reporting**.

#### From the All Reports screen

In the Bank Account Reporting pane, click the **Loan Reporting** hyperlink. The Loan Summary screen is displayed.

The Loan Summary report presents available loan information in some or all of the following columns: From the Loan Summary report, you can:

This column...	Displays the...
Number	Loan customer's bank-assigned account number, which is also the loan number.
Account Name/Title	Name (if any) assigned to the account.
Last Updated	Date and time on which account information was last updated. If the On-Line Balance Reporting feature is enabled, a lightning-bolt icon is also displayed in this column, next to the account number for each account for which the feature is enabled. This icon indicates the update status of the account: <ul style="list-style-type: none"><li>• A black lightning bolt ( ) indicates an update that encountered no errors.</li><li>• A red lightning bolt ( ) indicates an update that encountered errors.</li></ul>
Balance Amount	Current balance, as of the last update date.
Action	Item-specific available actions. Available actions are described below.

- Sort data according to column contents  
Click a column header to sort the report by the contents of that column.

- Print the report  
Click the **Print** button to print the report.
- Export the report  
Click the **Export** button to export this report in ASCII format. See the “Notes on ASCII Export” section of the Getting Started document for additional information.
- View historical detail  
Click a loan’s **history** link to view prior-day historical payment information about the loan; the Loan History pane is displayed. See the “Loan Summary History” section of this document for additional information.
- View current-payment detail  
Click a loan’s **detail** link to view additional detail about the loan; the Loan Summary Detail pane is displayed. The data displayed in the Loan Summary Detail pane differs depending on whether the loan account data is tracked on-line or prior-day.

The following detail report types are available:

- Commercial Loan
- Commercial Line of Credit
- Consumer Loan
- Consumer Line of Credit
- Consumer Mortgage

In addition to current information, historical transaction information is also available for on-line consumer loan, line of credit, and mortgage account details.

For accounts that are not tracked on-line (accounts without a lightning bolt icon on the Loan Summary screen), a sixth detail report is available to provide prior-day detail for all loan types.

## **ACTIONS AVAILABLE FROM COMMERCIAL LOAN SCREENS**

When you view details for a commercial loan or line of credit, you can:

- Print the report  
Click the **Print** button to print the report.
- Export the report  
Click the **Export** button to export this report in ASCII format. See the “Notes on ASCII Export” section of the Getting Started document for additional information.
- View historical detail Click the **History** button to view prior-day historical payment information about the loan; the Loan History pane is displayed.
- Access the Loan Summary report

Click the **Summary** button to access the Loan Summary report. See the “Loan Summary Report” section of this document for additional information.

## ACTIONS AVAILABLE FROM CONSUMER LOAN SCREENS

When you view details for a consumer loan, line of credit, or mortgage, you can:

- **Print the report**  
Click the **Print** button to print the report.
- **Export the report**  
Click the **Export** button to export this report in ASCII format. See the “Notes on ASCII Export” section of the Getting Started document for additional information.
- **View up-to-the-minute historical transaction detail**  
Enter start and end dates for a search, then click the **Submit** button to search for historical payment information that includes the most recent account data. See the “Accessing Consumer Loan/Line of Credit/Mortgage Transaction History” section of this document for additional information.
- **View historical detail reported by the end of the previous business day.**  
Click the **History** button to view prior-day historical payment information about the loan; the Loan History pane is displayed.
- **Access the Loan Summary report**  
Click the **Summary** button to access the Loan Summary report. See the “Loan Summary Report” section of this document for additional information.

## ACCESSING CONSUMER LOAN/LINE OF CREDIT/MORTGAGE TRANSACTION HISTORY

Continuously updated historical loan transaction information is available for Consumer Loan, Consumer Line of Credit, and Consumer Mortgage accounts. This historical information is available from the appropriate Loan Detail screen.

**Note:** Historical loan data is available for the current day’s date minus one calendar year.

### To access historical detail:

1. Access the Detail screen for a consumer loan, consumer line of credit, or consumer mortgage account.
2. In the **From Date** and **To Date** fields at the bottom of the screen, enter start and end dates for the search. These are the dates between which loan transactions may have occurred.
3. Click the **Search** button. Available data is displayed beneath the **Date Range** fields.

## PRIOR-DAY LOAN SUMMARY DETAIL

The following loan summary detail is displayed when a **detail** link is clicked, if the associated account has prior-day data available:

This column...	Displays the...
Number	Loan customer's bank-assigned account number, which is also the loan number.
Account Name/Title	Name (if any) assigned to the account.
Last Updated	Date account information was updated.
Loan Amount	Total amount of the loan, as initially issued.
Interest Rate	Interest rate charged for the loan, as of the update date.
Balance Amount	Current balance, as of the update date.
Months to Maturity	Number of months (payments) remaining for the loan, as of the update date.
Available Line of Credit	The balance available in the account's line of credit, if applicable, as of the update date.
Principal Amount	Total amount of principal that will be paid over the course of the loan repayment period, as of the update date.
Interest Amount	Total amount of interest that will be paid over the course of the loan repayment period, as of the update date.

# **INTERNAL TRANSFERS**

## CREATING INTERNAL FUNDS TRANSFERS

You can create up to five transfers at the same time; to create additional transfers, save the first five, and then return to the Create Internal Funds Transfer tab.

**Note:** Since the system clears all fields on the Create Internal Funds Transfer tab when you retain a transfer as a template, you should create templates as a separate process from creating transactions.

### To create internal funds transfer:

1. From the **Funds Mgmt** menu, select **Internal Funds Transfer**. The Internal Funds Transfer screen is displayed.
2. Select the Create Internal Funds Transfer tab.
3. For each of up to five transfers:
  1. From the **From Account** drop-down list, select the account to be debited.
  2. From the **To Account** drop-down list, select the account to be credited.
  3. In the **Settlement Date** field, enter the effective date of the transfer, using **mm/dd/yyyy** format. You can also click the **Calendar** button to select a date using the Calendar utility.

**Note:** You may specify a date up to 45 days from the current date.
  4. In the **Amount** field, enter the dollar amount to be transferred.
  5. In the **Comments** field, enter any additional information about the transfer. This information will be included in the transfer record.
4. Click the **Save** button. The Pending Items tab is displayed.

*[Optional]* Do either of the following:

- Clear any line by clicking the clear hyperlink for that line.
- Schedule a transfer for future action by clicking the schedule hyperlink and providing the necessary scheduling information. See the “Create Transfer Schedule ” section of this document for additional information.

- Notes:**
- If the “schedule” option is chosen, the system ignores the settlement date entered in the **Settlement Date** field. The first transfer will be made on the initial date specified in the scheduling process.
  - Once a transfer has been scheduled, it must be saved and activated.

## SUBMITTING INTERNAL FUNDS TRANSFERS

Once you have created or modified an internal funds transfer request, you must submit that request. The financial institution will not process internal funds transfers unless the

request is submitted to the system.

You can submit a single internal funds transfer, select multiple transfers to submit, or submit all transfers at the same time.

**Note:** Upon successful submission to the server, the confirmation screen will display the message “Accepted.”  
Until all processing is complete, however, the following messages may still be associated with a transaction on the Pending Items screen:

Message	Definition
“Awaiting Confirmation”	Transaction has been accepted but has not yet been fully processed.
“Failed” or “Rejected”	Transaction was rejected by the system. Mouse-over the message for failure details.

Once the transaction has been processed by the system, it is removed from the Pending Items tab.

#### To submit pending transfers:

1. From the **Funds Mgmt** menu, select **Internal Funds Transfer**. The Internal Funds Transfer screen is displayed.
2. Select the **Pending Internal Funds Transfer** tab.
3. In the Pending Internal Transfers pane, do one of the following:
  - Single transfer  
Click the **submit** hyperlink associated with the transfer to be submitted.
  - Multiple transfers
    1. Select the checkboxes associated with the transfers to be submitted.
    2. Click the **Submit** button.  
The Submit Verification screen is displayed.
4. In the **Enter your password for submit** field, enter your transaction password.
5. Click the **Verify** button. The Submit Confirmation screen is displayed.
6. *[Optional]* To print the confirmation, click the **Print** button. Make the necessary selections in the Print dialog box, and then click the **OK** button.
7. Click the **OK** button to close the confirmation screen and return to the Pending Internal Funds Transfer tab.

## CREATING TRANSFER SCHEDULES

#### To create a transfer schedule:

1. From the **Funds Mgmt** menu, select **Internal Funds Transfer**. The **Internal**

- Funds Transfer** screen is displayed.
2. Select the **Create Internal Funds Transfer** or the **Create Loan** tab, as appropriate.
  3. Compose the transaction, accepting the default date.  
**Note:** The system ignores the date entered in the **Settlement Date** field. The first transfer will be made on the initial date specified in the scheduling process.
  4. Click the **schedule** hyperlink. The Scheduling pop-up window is displayed.
  5. In the **Starting** field, enter the date on which the schedule will take effect. You can also click the **Calendar** button to select a date using the Calendar utility.  
**Note:** The date provided is the earliest date on which a transfer schedule may begin.
  6. Specify an ending for the schedule:
    - If no end date is to be scheduled  
Select the **Ongoing** radio button.
    - If a specific end date is to be specified
      1. Select the **Ending Date** radio button
      2. Enter the date on which the schedule will end. You can also click the **Calendar** button to select a date using the Calendar utility.
    - If a number of transfers, rather than a specific end date, is to be specified
      1. Select the **Occurrences** radio button.
      2. Enter the number of transfers to be made.
  7. Select a recurrence pattern.

**Note:** If a single transfer is to be scheduled, you may skip this step.

To schedule a transfer to recur...	Select this from the Schedule Type drop-down list...	Then...
On a specific day	<b>One Time</b>	Continue to the next step.
At a specific interval of days	<b>Daily</b>	<p>Select the checkboxes corresponding to the day(s) on which transfers are to be created.</p> <p>You may also:</p> <ul style="list-style-type: none"> <li>• Click the <b>Every day</b> hyperlink to select all checkboxes.</li> <li>• Click the <b>Business days</b> hyperlink to select all business days.</li> <li>• Click the <b>Clear all</b> hyperlink to clear all selected checkboxes.</li> </ul>
At a specific interval of weeks	<b>Weekly</b>	Select the weekly interval from the <b>Every week(s) on</b> drop-down list, then select the day on which the transfer is to be created.
On a specific date of a specific interval of months	<b>Monthly</b>	Select the <b>Day of every month(s)</b> radio button, then select the date and month intervals.
On a particular day of a specific interval of months	<b>Monthly</b>	Select the <input type="checkbox"/> <input type="checkbox"/> <b>of every</b> <input type="checkbox"/> <b>month(s)</b> radio button, then select the ordinal, day, and month intervals.
On the first and fifteenth days of a specific interval of months	<b>Semi-monthly</b>	Select the <b>The 1st and 15th of every month(s)</b> radio button, then select the month interval.
On the fifteenth and last days of a specific interval of months	<b>Semi-monthly</b>	Select the <b>The 15th and last day of every month(s)</b> radio button, then select the month interval.
On the first or last day of a particular quarter	<b>Quarterly</b>	Select the day interval and quarter interval from the <b>The business day of the quarter</b> radio button.

8. Click the **Save** button. The pop-up window closes.  
*[Optional]* Do either of the following:
  - Click the **Reset** button to clear your selections and start again.
  - Click the **Cancel** button to discard your selections and close the pop-up window.
9. Click the **Save** button. The Pending Items tab is displayed. The transfer schedule is included in the Pending Internal Funds Transfer or Pending Loan pane with the status Scheduled – Awaiting Submission.
10. Click the **Activate** hyperlink. The transfer schedule is now active, and will generate transactions as indicated on the schedule.

# LOAN TRANSFERS

## LOAN TRANSFERS

You can create, modify, submit, and delete loan transfers to and from any loan account at your financial institution.

The system may permit any or all of the following types of transactions:

From this account type...	To this account type...
Checking	<ul style="list-style-type: none"><li>• Consumer loan</li><li>• Consumer line of credit</li><li>• Consumer mortgage</li><li>• Commercial loan</li><li>• Commercial line of credit</li></ul>
Savings	<ul style="list-style-type: none"><li>• Consumer loan</li><li>• Consumer line of credit</li><li>• Consumer mortgage</li><li>• Commercial loan</li><li>• Commercial line of credit</li></ul>
Consumer line of credit	<ul style="list-style-type: none"><li>• Checking</li><li>• Savings</li><li>• Consumer loan</li><li>• Consumer mortgage</li><li>• Commercial loan</li></ul>
Commercial line of credit	<ul style="list-style-type: none"><li>• Checking</li><li>• Savings</li><li>• Consumer loan</li><li>• Consumer mortgage</li><li>• Commercial loan</li></ul>

## CREATING LOAN TRANSFERS

Use the Create Loan tab to create up to five loan transfers at the same time. Once created, loan transfers must be submitted to the financial institution. You can also set a recurrence schedule for loan transfers.

### To create a loan transfer:

1. From the **Funds Mgmt** menu, select **Internal Funds Transfer**. The Internal Funds Transfer screen is displayed.
2. Select the **Create Loan** tab.
3. From the **From Account** drop-down list, select the account from which funds are to be debited.
4. From the **To Account** drop-down list, select the account to which funds are to be credited.

5. From the **Payment Type** drop-down list, select the type of loan transfer to be created.
6. In the **Settlement Date** field, enter the date on which you intend the transaction to settle. You can also click the **Calendar** button to select a date using the Calendar utility.  
**Note:** If the “schedule” option (see the last step in this procedure) is chosen, the system ignores the date entered in the **Settlement Date** field. The first transfer will be made on the initial date specified in the scheduling process.
7. Do one of the following:
  - If you selected **Regular, Principal Only, Interest Only,** or **Advance** from the **Transfer Type** drop-down list  
In the **Amount** field, enter the dollar amount to be paid.
  - If you selected **Free Form** from the **Transfer Type** drop-down list
    - In the **Principal Amount** field, enter the portion of the transfer allocated to the loan.
    - In the **Interest Amount** field, enter the portion of the transfer allocated to interest.
    - In the **Loan Due Date** field, enter the date on which the loan transfer is due. You can also click the **Calendar** button to select a date using the Calendar utility.
    - In the **Loan Number** field, enter the loan identification number established by the financial institution.
    - *[Optional]* In the **Obligation Number** field, enter the obligation number established by the financial institution.
    - *[Optional]* In the **Verification Number** field, enter the verification number established by the financial institution.
8. Click the **Save** button. The Pending Items tab is displayed; the information for the transfer you have just created is displayed in the loan account’s row. The status for the transfer is displayed as "Awaiting Submission."  
*[Optional]* Do either of the following:
  - Clear any line by clicking the **clear** hyperlink for that line.
  - Schedule a loan for future transfer by clicking the **schedule** hyperlink and providing the necessary scheduling information. See the “Scheduling Transfers” section of this document for additional information.

**Notes:** • If the “schedule” option is chosen, the system ignores the settlement date entered in the **Settlement Date** field. The first transfer will be made on the initial date specified in the scheduling process.

- Once a loan transfer has been scheduled, it must be saved and

activated.

## SUBMITTING LOAN TRANSFERS

Once you have created or modified a loan transfer, you must submit the transfer. Transfers will not be processed unless they are submitted.

You can submit a single loan transfer, select multiple transfers to submit, or submit all transfers at the same time.

**Note:** Upon successful submission to the server, the confirmation screen will display the message “Accepted.”  
Until all processing is complete, however, the following messages may still be associated with a transaction on the Pending Items screen:

Message	Definition
“Awaiting Confirmation”	Transaction has been accepted but has not yet been fully processed.
“Failed” or “Rejected”	Transaction was rejected by the system. Mouse-over the message for failure details.

Once the transaction has been processed by the system, it is removed from the Pending Items tab.

### To submit pending loan transfers:

1. From the **Funds Mgmt** menu, select **Internal Funds Transfer**. The Internal Funds Transfer screen is displayed.
2. In the Pending Loan Transfers pane, do one of the following:  
Single transfer  
Click the **submit** hyperlink associated with the transfer to be submitted.

#### Multiple transfers

1. Select the checkboxes associated with the transfers to be submitted.
2. Click the **Submit** button.  
The Submit Verification screen is displayed.
3. In the **Enter your password for submit** field, enter your transaction password.
4. Click the **Verify** button. The Submit Confirmation screen is displayed.
5. [*Optional*] To print the confirmation, click the **Print** button. Make the necessary selections in the Print dialog box, and then click the **OK** button.
6. Click the **OK** button to close the confirmation screen and return to

the Pending Items tab.

## **SCHEDULING TRANSFERS**

In addition to creating one-time transfers, you can create recurrence schedules to create a series of transactions according to a schedule you specify. For example, a transaction could be initiated each day, or on the first Tuesday of every other month, or on the first day of each quarter.

The specified date is the desired settlement date; the transaction will settle on that date as long as it occurs on a business day. If the scheduled settlement date falls on a day the financial institution does not process transactions (e.g., a bank holiday), the scheduler will schedule a new settlement date on the next **earliest** available date.

In the event that a daily transaction is scheduled to settle on two or more consecutive non-business days, only the first transaction will be processed on the earliest available date; the others will be discarded.

Scheduled transfers are created three days prior to the settlement date, and are displayed on the Pending Items tab. These transfers can be modified or deleted as though they were manually created transfers, but they do not need to be manually submitted. On the settlement date, the transfer will be submitted without further user activity.

**Note:** Modifying or deleting a scheduled transfer does not affect the schedule or future transfers created based on that schedule.

## **ABOUT THE TRANSFER SCHEDULING PROCESS**

Through the scheduling process, the system generates transfer transactions based on user specifications. The following outlines the steps in the process:

1. Using the Create Internal Transfers or Create Loan tab, the originator creates a transaction, specifying accounts and amounts.
2. The user clicks the transaction's **schedule** hyperlink, then provides scheduling information using the pop-up window that is displayed.
3. The user saves the transfer schedule.
4. On the Pending Items tab, the user activates the transfer schedule. Three business days before the scheduled settlement date, the system generates transactions according to the schedule.
5. Transactions are automatically submitted on the scheduled settlement date.

## CREATING TRANSFER SCHEDULES

### To create a transfer schedule:

1. From the **Funds Mgmt** menu, select **Internal Funds Transfer**. The **Internal Funds Transfer** screen is displayed.
2. Select the **Create Internal Funds Transfer** or the **Create Loan** tab, as appropriate.
3. Compose the transaction, accepting the default date.  
**Note:** The system ignores the date entered in the **Settlement Date** field. The first transfer will be made on the initial date specified in the scheduling process.
4. Click the **schedule** hyperlink. The Scheduling pop-up window is displayed.
5. In the **Starting** field, enter the date on which the schedule will take effect. You can also click the **Calendar** button to select a date using the Calendar utility.  
**Note:** The date provided is the earliest date on which a transfer schedule may begin.
6. Specify an ending date for the schedule:
  - If no end date is to be scheduled  
Select the **Ongoing** radio button.
  - If a specific end date is to be specified
    1. Select the **Ending Date** radio button
    2. Enter the date on which the schedule will end. You can also click the **Calendar** button to select a date using the Calendar utility.
  - If a number of transfers, rather than a specific end date, is to be specified
    1. Select the **Occurrences** radio button.
    2. Enter the number of transfers to be made.

Note: If a single transfer is to be scheduled, you may skip this step.

ACH



# CREATING TEMPLATES

## Notes:

Only those fields useful for the selected transaction type will be available.

If a template will be used to import transactions, that template must be assigned a unique name. Templates used only to facilitate manual transaction entry may have duplicate names.

- Template groups exist only in conjunction with templates; groups can be created when templates are created, and if the last remaining template is removed from a group, the group is deleted.

## To create a template:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Click the **Create** tab.
3. From the **Create/Modify** drop-down list, select **New Group/Template**. The Create ACH Template pane is displayed.
4. Specify a group name:
  - No group  
From the **Group name** drop-down list, select **<Ungrouped>**.
  - Existing group  
From the **Group name** drop-down list, select the group name.
  - New group
    1. From the **Group name** drop-down list, select **New Group**.
    2. In the **Group name** field, enter a group name.
5. [Optional] Duplicate an existing template in the selected group:
  1. Click the **Add like an Existing Template** hyperlink. A pop-up window is displayed, containing all templates in the selected template group. (“<Ungrouped>,” in this case, functions as a separate group.)
  2. Select the template to be copied.
  3. Click the **OK** button. The pop-up window is closed, and the template’s information is applied to the current template. You may modify this information as necessary without affecting the original template.
6. If you are creating a new group or an ungrouped template:
  1. From the **Company name** drop-down list, if necessary, select the company name to be associated with the template. If only one company name may be associated with the template, the selection is made for you.
  2. From the **Transaction type** drop-down list, select the transaction type to be created. See the “Supported Standard Entry Class (SEC) Codes” section of the ACH guide for information on the usage of each transaction type.
  3. From the **Offset account number** drop-down list, select the account against which the transaction will settle.

7. Provide the information as defined in the table below. Based on the transaction type to be created and your settings, some of the options described may be unavailable. See the “Template/Transaction Required and Optional Fields by SEC Code” section of the ACH guide to know which options are available for each SEC code.

Field	Description/Action
Template name	Enter a name for the template. <b>Note:</b> If a template is to be used to import transactions, this name must be unique. Imported transactions that reference a non-unique template name will be rejected.
Recipient name	Enter the recipient’s name. The account belonging to the “recipient” may be either debited or credited, depending on whether the template will be used to generate a collection or a disbursement transaction.
Check serial number	Optionally, for POP, ARC, or RCK-type transactions, enter the serial number of the check being converted to an ACH item. Ordinarily, this field will be left blank for the template and supplied when the transaction is created.
Terminal city	Optionally, for POP-type transactions, enter the city in which the scanning terminal is located.
Terminal state	Optionally, for POP-type transactions, enter the state in which the scanning terminal is located.
Recipient ID (Receiving company name/ID)	Enter an identifier for the customer to be sent with the transaction. This identifier is not used for ARC, RCK, or POP transactions.
Prenote (checkbox)	If the transaction type supports prenoting, and if your system manager has determined that prenoting for the transaction type is to be optional, this checkbox is made available. Select it to generate a prenote when you submit the template, or deselect it if you do not want a prenote generated. If prenotes are mandatory, the checkbox is unavailable. See the “Prenotification” section of the ACH guide for additional information about prenotes.
Recipient account number	Enter the account number of the transaction target.

Recipient account type (drop-down)	Select the account type for the transaction target.
Recipient bank ABA	Enter the nine-digit ABA for the other party's financial institution. You can also enter the first eight digits, and the system will calculate the ninth digit. After you enter the Recipient Bank ABA, click the <b>verify</b> hyperlink to verify that the ABA is valid.
verify (hyperlink)	Click this link once you have entered an ABA. If the ABA is valid, the bank name is entered into the <b>Recip Bank Name</b> field.
Recipient bank name	This field is display-only. A bank name is entered for you when you click the <b>verify</b> hyperlink.
Transaction type code	Optionally, for POS-type transactions, select the appropriate code.
Payment type code	Optionally, for WEB-type transactions, select <b>R</b> if the payment is a recurring payment, or <b>S</b> if it is a single payment.
Default amount	Optionally, enter a dollar amount to set that amount as the default for each transaction you originate with the template. The default amount may be modified when the transaction is created.
Minimum amount	Optionally, enter a dollar amount to prevent transactions originated with the template from being created for a value below that amount.
Maximum amount	Optionally, enter a dollar amount to prevent transactions originated with the template from being created for a value above that amount.

8. [Optional]If the same addenda is to be associated with all transactions based on the template:
1. In the **Addenda** row, click the **add** hyperlink. A pop-up window is displayed.
  2. If selection of an addenda type is required, click the hyperlink associated with the template type to be used. Otherwise, the procedure continues with the next step.
  3. Provide the necessary addenda information.
  4. Click the **Save** button. The pop-up window closes.

**Note:** Addendas are optional for templates of all transaction types except POP, TEL, ARC, and RCK; for these transaction types and their associated templates, they are not applicable.

Although addenda are optional for templates used to create MTE and POS-type transactions, the transactions themselves will require addenda. Addenda are optional for all other supported transaction types.

9. Do one of the following:

- Click the **Save** button to save the template.
- Click the **Save and Add Another** button to save the template and remain on the Create tab to create another template.

**Note:** If a template already exists in the same group with the same template/ recipient identification information (template name, recipient name, recipient ID, recipient account number, recipient account type, and ABA), when you try to save the new template you will be given the opportunity to either load the existing template or change the current template's name.

## CREATING TRANSACTIONS

ACH transactions can be created in any of three ways:

- Based upon a previously created template.
- Created without a template (a “one-time” or “standalone” transaction).
- Imported into the system from an externally generated file.

## CREATING TRANSACTIONS WITHOUT USING A TEMPLATE (“ONE-TIME TRANSACTIONS”)

### CREATING TRANSACTIONS WITHOUT USING A TEMPLATE

One-time transactions are transactions created without use of a template.

To create a transaction without using a template:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Select the **Create** tab. From the **Create/Modify** menu, select **One-off Transaction**.
3. Provide the following information. The availability of certain fields is determined by the transaction type.

In this field...

Select/Enter...

Transaction type	The appropriate transaction type. See the “Supported Standard Entry Class (SEC) Codes” section of the ACH guide for information on supported transaction types.
Settlement date	The date on which the transaction is to settle. The range of settlement dates is determined by your service agreement.
Purpose	The reason for the transaction.
Company name	The name of the company initiating the transaction. This option is available only if multiple names are set up on the system for your company.
Offset account number	The account held by your company that will be credited or debited by the transaction.
Recip Name	The name of the other party in the transaction.
Recip ID	An identifier for the other party in the transaction. ARC, RCK, and POP transactions do not use a recipient ID.
Check Serial Number	For POP, ARC or RCK-type transactions, enter the serial number of the check being converted to an ACH item.
Recip Acct	The account number of the other party in the transaction at their financial institution.
Recip Acct Type	The account type for the other party’s account.
Recip ABA	The nine-digit ABA for the other party’s financial institution. You can also enter the first eight digits, and the system will calculate the ninth digit. <b>Note:</b> After you enter the Recipient Bank ABA, click the <b>verify</b> hyperlink to verify that the ABA is valid.
verify (hyperlink)	Click this link once you have entered an ABA. If the ABA is valid, the bank name is entered into the <b>Recip Bank Name</b> field.
Recip Bank Name	The recipient institution’s name. This field is display-only.
Terminal City	For POP-type transactions, enter the city in which the scanning terminal is located.

Terminal State	For POP-type transactions, enter the state in which the scanning terminal is located.
Transaction Type Code	(For POS-type transactions) The appropriate code.
Payment Type Code	(For WEB-type transactions) The appropriate code.
Amount	Dollar amount of the transaction.
Addenda	Click the <b>add</b> hyperlink to add an addenda. Click the <b>clear</b> hyperlink to delete an attached addenda. TEL, ARC, RCK, and POP transactions do not use addenda records; addenda records are optional for PPD, CCD, CIE, and WEB transactions, and are mandatory for MTE and POS transactions. For display purposes, a transaction's addenda is hidden from view. To view an added addenda, click its <b>view</b> hyperlink. To close a displayed addenda, click its <b>close</b> hyperlink.

4. Click the **Save** button.
  
5. The transaction batch is created, sent to the Transaction Batches pane in the Pending Items tab, and assigned a status of either "awaiting approval" or "awaiting submission." The status will be "awaiting approval" if your company has chosen to require another user to approve transactions before a batch may be submitted. If the status is awaiting approval you must get someone validated for ACH approval to follow the instructions in step 6. If your company hasn't chosen to require approvals you may submit your transaction, by skipping to step 6. You can also click the Add Another button to add another row into which you can enter another transaction to be included in the same transaction batch.

**Note:** Although you may use the **Add Another** button to add as many transactions rows as desired, no transaction will be saved until the **Save** button is clicked.

All transactions in a single one-off batch must be of the same type.

6. Click on the pending Items tab, and do one of the following:
  - Approve from the Pending Items tab :
    - Single batch
      1. Click the **approve** hyperlink associated with the batch to be approved.
    - Multiple batches
      1. Select the checkboxes associated with the batches to be approved.
      2. Click the **Approve** button.

- View transactions before approving:

Click the **view** hyperlink to access the ACH – Transactions – View Batch screen, and then click the **Approve** button.

Once a transaction batch has been approved, its **approve** hyperlink is replaced by a **submit** hyperlink when accessed by users validated for batch submission; the transaction batch is now ready for submission.

7. To submit pending transaction batches:
  1. In the ACH Origination screen click the pending items tab.
  2. Do one of the following:
    - Submit from the Pending Items tab
      - Single batch
        1. Click the **submit** hyperlink associated with the batch to be submitted.
      - Multiple batches
        1. Select the checkboxes associated with the batches to be submitted.
        2. Click the **Submit** button.
    - View transactions before submitting Click the **view** hyperlink to access the ACH – Transactions – View Batch screen, then click the **Submit** button. The Submit Verification screen is displayed.
  3. In the **Enter your password for submit** field, enter your transaction password.
  4. Click the **Verify** button. The Submit Confirmation screen is displayed.
  5. [Optional] To print the confirmation, click the **Print** button. Make the necessary selections in the Print dialog box, then click the **OK** button.
  6. Click the **OK** button to close the confirmation screen and return to the Pending Items tab.
8. The procedure is complete.

## CREATING TRANSACTIONS USING A TEMPLATE

To create a transaction using a template:

1. From the **Funds Mgmt** menu, select **ACH Origination**. The ACH Origination screen is displayed.
2. Select the **Create** tab.
3. From the **Create/Modify** menu, select **Batch with existing templates**. All available templates are displayed.

4. [Optional] Use the **Group Filter** drop-down lists to narrow the list of displayed templates.
5. Do one of the following:
  - Create a single transaction Click the **use** hyperlink associated with the template to be used.
  - Create multiple transactions
    1. Select the checkboxes associated with the templates to be used, or click the checkbox in the left-hand corner of the header row to select all templates.
    2. Click the **Create Batch** button.

The Create a New ACH Transaction pane is displayed, with transaction information filled in for you based on the information contained in the template. If multiple transaction types are selected, the transactions are separated by type. For help on how to complete the transaction from here see the “**CREATING TRANSACTIONS WITHOUT USING A TEMPLATE**” section above.

WIRE

## WIRE TRANSFER TEMPLATES

To help simplify repetitive transactions, wire transfer templates allow you to store transaction information that will be frequently re-used to create wire transfers of a particular type to a particular recipient. You can then save time by entering only that data that differs from transaction to transaction.

Wire transfer templates (also known as “wire templates”) do not transfer funds. Rather, they help expedite wire transfer creation and eliminate the formatting errors that may occur when creating individual wire transfer transactions.

## CREATING WIRE TEMPLATES

**Note:** Function availability in this module is determined by system validations. Contact your System Manager if you need access to functionality not currently available to you.

### To create a wire template:

1. From the **Funds Mgmt** menu, select **Wire Transfers**. The Wire Transfers screen is displayed.
2. Select the **Create** tab.
3. From the **Create** drop-down lists, select **Template** and the type of template.
4. Click the **Continue** button. The Template screen is displayed.
5. In the **Template name** field, enter a name for the template.
6. From the **Wire from** drop-down list, select the account to be debited to fund the wire.
7. Specify ordering customer, correspondent and intermediary institutions (if any), and beneficiary-bank information.

See the “Using the Choose Function with Templates or Transactions” section for help using the **choose** hyperlinks to select institutions.

- Notes:**
- Financial institutions may contract with other financial institutions for wire processing (“correspondent institutions”). Your financial institution (in the case of the **Sender’s correspondent institution**), or the beneficiary (for the rest of the correspondent institutions), will provide you with the information required for the areas discussed in this step.
  - If a transaction uses US dollars, the first financial institution in the “chain” of correspondent and intermediary institutions must be identified with an ABA.

Provide the following information, as appropriate:

Feature	Instructions
Ordering customer	Provide the name and address of the customer from whom the wire transfer originates. Accept the default or use the <b>choose</b> function to select or create new ordering customer details.
Sender's correspondent inst.	<i>[Optional]</i> If your financial institution has a correspondent relationship, use the <b>choose</b> function to identify the correspondent financial institution.
Receiver's correspondent inst.	<i>[Optional]</i> If the beneficiary financial institution requires a correspondent, use the <b>choose</b> function to identify the correspondent financial institution.
Intermediary institution	<i>[Optional]</i> If the beneficiary financial institution requires an intermediary to receive wires, use the <b>choose</b> function to identify the intermediary institution. When used, intermediary financial institutions are usually associated with the receiver's correspondent institution.
Account with institution (beneficiary's bank)	Use the <b>choose</b> function to identify the financial institution that receives the funds for the beneficiary (receiver) of the transaction, or to search for the institution in question.

8. *[Optional]* Select the **Account With Institution is the beneficiary** checkbox if the institution named in the **Account with institution** field is itself the recipient of the funds transferred by the transaction.
9. Provide the following information:

Feature	Instruction
Beneficiary customer	In the appropriate fields, enter the account number, name and address of the beneficiary (receiver) of the transaction. If the <b>Account With Institution is the beneficiary</b> checkbox has been selected, the <b>Beneficiary Customer</b> fields will be unavailable.
Charges (radio buttons) (SWIFT only)	Select the <b>Borne by sender</b> , <b>Borne by beneficiary</b> , or <b>To be shared</b> radio button, as appropriate, to indicate which parties will pay the fees associated with the transfer.

Amount (drop-down) (SWIFT only)	Choose a currency-type code from the drop-down list. All supported currencies are included in the list.
Amount (field)	Enter the transaction amount.
FX rate (SWIFT only; not available for template-only creation)	<p>If a currency-type code other than <b>USD</b> was selected from the Amount <b>drop-down</b> list, this value represents the exchange rate between that currency and U.S. dollars. If you have a contract specifying an exchange rate other than the exchange rate displayed, you can overwrite the value of this field with the contracted exchange rate.</p> <p>This field is displayed only after a non-USD currency code is selected when creating a SWIFT transaction and template at the same time. Entries here will not be retained for the next transaction created with the template.</p>
Contract # (SWIFT only; not available for template-only creation)	<p>If a currency-type code other than <b>USD</b> was selected from the Amount <b>drop-down</b> list and you have a contract specifying an exchange rate other than the rate displayed, enter the contract number in this field after specifying the contracted exchange rate in the <b>FX rate</b> field.</p> <p>This field is displayed only after a non-USD currency code is selected when creating a SWIFT transaction and template at the same time. Entries here will not be retained for the next transaction created with the template.</p>
Eurostat code (SWIFT only; not available for template-only creation)	<p>If the EUR (Euro) currency-type code was selected from the <b>Amount</b> drop-down list, you may enter a Eurostat transaction-type tracking code in this field.</p> <p>This field is displayed only after the EUR currency code is selected when creating a SWIFT transaction and template at the same time. Entries here will not be retained for the next transaction created with the template.</p>
Value date (SWIFT only)	Enter the date on which the transaction will be executed. Enter in <b>mm/dd/yyyy</b> format. You can also click the <b>Calendar</b> button to select a date using the <b>Calendar</b> utility.
Remittance info	<p>Provide remittance details for the beneficiary and/or originator.</p> <p>The drop-down list defines the type of information; the input field is for the details of the information. For example, you might choose <b>Invoice</b> from the drop-down list. In the second field, you would enter the invoice number.</p>

Processing instructions	Provide instructions for the intermediary or "account with" financial institutions. The drop-down list defines the action to be taken; the input field is for the details of the action. For example, you might choose <b>Advise Bene by Phone</b> from the drop-down list. In the second field, you would input the beneficiary's phone number.
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**Note:** Multiple lines may be required to provide complete remittance information or processing instruction.

If multiple lines are required:

1. Make the appropriate selection from the first drop-down list in the remittance information or processing instruction.
2. Enter the beginning of the text in the associated field.
3. Do not make a selection from the following drop-down list.
4. Enter // in the associated field, followed by the rest of the instruction.

Instructions may use as many lines as are required, as long as each line is prefixed with //. Do not leave blank lines between instructions.

If the desired instruction is not present in the drop-down list, but a known "codeword" representing that instruction is known, you can:

1. Select the "blank" entry from the drop-down list, if it has not already been selected.
2. Enter the processing instruction using the format:

**/codeword/instruction text**

10. Click the **Save** button to save the template. Depending on your approval requirements, the template is either:

- Added to the Pending Templates pane for submission.
- Routed for approval.

## WIRE TRANSFER TRANSACTIONS

While wire transfer templates provide a means of simplifying the transfer of funds, it is the wire transfer transaction (also known as a “wire transaction”) that actually requests transfer of the funds.

## CREATING WIRE TRANSACTIONS

Wire transactions can be:

- Created without using a template (a “one-time” or “standalone” transaction).
- Created at the time of template creation.
- Created using an existing template.

## CREATING TRANSACTIONS WITHOUT A TEMPLATE

**Note:** Function availability in this module is determined by system validations. Contact your System Manager if you need access to functionality not currently available to you.

**To create a wire transaction without using a wire transaction template:**

1. From the **Funds Mgmt** menu, select **Wire Transfers**. The Wire Transfers screen is displayed.
2. Select the **Templates** tab.
3. From the **Create** drop-down lists, select the transaction type and **Transaction**.
4. Click the **Continue** button. The Create Wire Transaction pane is displayed.
5. Enter data in the appropriate fields. The fields are the same as those used in the template creation process; see the “Creating Wire Templates” section of this document for descriptions.
6. Click the **Save** button to save the transaction. Depending on your approval requirements, the transaction is either:
  - Added to the Pending Transactions pane for submission, or
  - Routed for approval.

## CREATING A TEMPLATE WITH A TRANSACTION

You can create a template and transaction at the same time; when they are submitted or queued for approval, they are divided into two separate entities on the Pending Items tab— the template is placed in the Pending Templates pane for approvals or submission, and the transaction is placed in the Transaction Batches pane.

**Note:** Function availability in this module is determined by system validations. Contact your System Manager if you need access to functionality not currently available to you.

**To create a wire template and transaction:**

1. From the **Funds Mgmt** menu, select **Wire Transfers**. The Wire Transfers screen is displayed.
2. Select the **Templates** tab.
2. From the **Create** drop-down lists, select the type of template/transaction and **Transaction and Template**.
3. Click the **Continue** button. The Wire Transfers Template and Transaction screen is displayed.
4. In the **Template name** field, enter a name for the template.
5. Enter data into the appropriate fields. The fields are the same as those used in the template creation process; see the “Creating Wire Templates” section of this document for descriptions.
6. Click the **Save** button to save the transaction. Depending on your approval requirements:
  - The template is added to the Pending Templates pane and the transaction is added to the Pending Transactions pane for submission.
  - Both the template and the transaction are routed for approval.

## CREATING TRANSACTIONS USING A TEMPLATE

**Note:** Function availability in this module is determined by system validations. Contact your System Manager if you need access to functionality not currently available to you.

To create a wire transaction using a wire transaction template:

1. From the **Funds Mgmt** menu, select **Wire Transfers**. The Wire Transfers screen is displayed.
2. Select the **Templates** tab.
3. Click the **use** hyperlink associated with the template to be used to create the transaction. The Wire Transfers Transaction pane is displayed. Fields are automatically filled with the data specified in the template creation process.
4. [Optional]Modify data in the appropriate fields. The fields are the same as those used in the template creation process; see the “Creating Wire Templates” section of this document for descriptions.
5. Click the **Save** button to save the transaction. Depending on your approval requirements, the transaction is either:
  - Added to the Pending Transactions pane for submission.
  - Routed for approval.

## APPROVING WIRE TEMPLATES AND TRANSACTIONS

There may be rules implemented on the system regarding the number of approvals required before a wire transfer template or transaction can be submitted for processing. Your System Manager can specify approval requirements that are more stringent than those required by the financial institution. A maximum of three approvals may be required; some users, however, may not need any approvals.

For security purposes, the creator of a wire transfer transaction or template item may not approve that item. Once an item has been granted the required number of approvals, however, the creator or approver can submit the item, if that user has the appropriate

validation.

For example, if a user's wire transfer transactions require two approvals, a transaction would be processed as follows:

1. The user creates the transaction and clicks the **Save** button.
2. The first approving user (any user validated for approvals and whose account permissions include the account associated with the transaction) approves the transaction by clicking the transaction's **approve** hyperlink on the Pending Items pane.
3. If multiple approvals are required, the transaction remains visible to users who have already approved it, but the **approve** hyperlink is no longer available to them.
4. A second approving user approves the transaction.
5. A user validated for transaction submission submits the transaction by clicking the **submit** hyperlink associated with that transaction.

## SUBMITTING WIRE TEMPLATES AND TRANSACTIONS

- Note:**
- Function availability in this module is determined by system validations. Contact your System Manager if you need access to functionality not currently available to you.
  - The financial institution determines whether wire templates need to be submitted to them before they are made available for use.
  - Once submitted to the system, wire transfers must still be processed by the financial institution.

You can submit a single wire template/transaction, select multiple templates/transactions to submit, or submit all templates/transactions at the same time.

The status of submitted wire transfer templates and transactions can be checked by accessing the Wire Template Report and Wire Transaction Report, respectively. See the "Wire Template Report" and "Wire Transaction Report" sections of the Wire Transfer user guide for more information.

To submit wire templates or transactions:

1. From the **Funds Mgmt** menu, select **Wire Transfers**. The Wire Transfers screen is displayed.
2. On the Pending Items tab, in the Pending Templates or Transaction Batches pane:
  - Single template or transaction
    1. Click the **submit** hyperlink associated with the template or transaction to be submitted.
  - Multiple templates or transactions
    1. Select the checkboxes associated with the templates or transactions to be submitted.
    2. Click the **Submit** button.  
The Submit Verification screen is displayed.

3. In the **Enter your password for submit** field, enter your transaction password.
4. Click the **Verify** button. The Submit Confirmation screen is displayed.
5. [Optional]To print the confirmation, click the **Print** button. Make the necessary selections in the Print dialog box, and then click the **OK** button.
  
6. Click the **OK** button to close the confirmation screen and return to the Pending Items tab.

## USING THE CHOOSE FUNCTION WITH TEMPLATES OR TRANSACTIONS

When creating templates or transactions using the procedures described in this document, data can be entered into certain originator- and financial institution-related fields only by using the Choose function. The Choose function works in a slightly different manner depending on whether you are using it to select an individual (as the originator) or a financial institution.

When you enter a new originator's details, the originator and originating address are stored for later use; for financial institutions, the database contains Fedwire ABAs, SWIFT BICs, and CHIPS UIDs and Participant IDs.

### To use the Choose function to select an originator:

1. On the Wire Transfers Transaction or Wire Transfers Template screen, in the Ordering Customer section, click the **choose** hyperlink. A pop-up window is displayed.
2. Do one of the following:
  - Select an existing originator
    1. Click the **Use Existing** hyperlink in the pop-up window. A list of wire originators is displayed. (If you have not created wire originators, this list may be blank.)
    2. In the **Action** column, click the **select** hyperlink. The pop-up window is closed, and the selected originator's details are displayed in the Ordering Customer section.

**Note:** You can also click a **delete** link to delete an unnecessary originator record.

- Use the company default
  1. Click the **use default** hyperlink. The pop-up window is closed, and details for the company's default originator are displayed in the Ordering Customer section.
- Add an originator
  1. In the **Name** field, enter the originator name.
  2. In the **Address** fields, enter address information.

3. Click the **OK** button. The pop-up window is closed, and details for the company's default originator are displayed in the Ordering Customer section.
4. [Optional]Click the **Cancel** button to close the pop-up window without modifying the current selection.

**To use the Choose function to select a financial institution:**

1. On the Wire Transaction or Wire Transfer Template screen, where it is displayed in financial-institution related sections, click the **choose** hyperlink. A pop-up window is displayed.
2. Do one of the following:
  - Search by financial institution identifier
    1. Enter the identifier into the **BIC, PID/UID, or ABA #** field. Be sure to use the appropriate number and type of characters (e.g., 9 digits for ABAs).
    2. Click the **Verify** link. If the associated financial institution is found, information about the financial institution is entered for you into the **Institution name** and **Address** fields.
    3. Leave the **Manual Institution ID** field blank. (This field must be left blank.)
  - Search by financial institution name
    1. In the **Institution name** field, enter four or more consecutive letters of the financial institution's name. These letters must appear in sequence in the name, though it is not required that the first letter entered be the first letter of the financial institution name.
    2. Click the **Find** hyperlink. A list of financial institutions matching your entry is displayed.
    3. Click the appropriate **Name, Location, or ID** hyperlink. Information about that financial institution is entered for you into the **Institution name, Address,** and associated fields.
    4. Leave the **Manual Institution ID** field blank. (This field must be left blank.)
  - Manually identify a financial institution
    1. Leave the **BIC/PID/UID/ABA #** field blank.
    2. From the **Manual Institution ID** drop-down list, select the type of ID that will be used to identify the financial institution.

- Notes:**
- The **Free Form** selection is provided for backwards compatibility, and will not ordinarily be used.
  - The **Account** selection is only rarely used; the beneficiary or their financial institution will inform you if **Account** is to be used.

3. In the **Manual Institution ID** field, enter the ID for the institution to be used.
4. In the **Institution name** field, enter the financial institution's name.
5. In the **Address** fields, enter address information for the financial institution.

3. Click the Apply button located at the bottom of the pop-up window. The window is closed, and the financial institution information is entered in the appropriate area of the Wire Transfer Transaction or Wire Transfer Template screen.

## **TEMPLATE AND TRANSACTION AVAILABILITY IN PENDING LISTS**

During the creation through submission lifecycle, a given template or transaction is available only to its creator and to those users whose actions may immediately affect it, subject to the validation and access requirements above. Therefore:

A created item is visible to its creator from the moment it is initially created until it is accepted or rejected by the financial institution.

If approvals are required, users validated for transaction approval can see those created items that they may approve (i.e., that are associated with an account to which the approving user is assigned access).

Once approval is given (or immediately, if no approvals are required), users validated for transaction submission can see those created items that they may submit (i.e., that are associated with an account to which the submitting user is assigned access).

For users validated for transaction submission, a summary message is displayed beneath the Pending Templates or Pending Transactions pane as appropriate, advising the user that templates and/or transactions are "in the pipeline" and awaiting approval. The pending approval message is displayed only for templates/transactions the user may approve.

Users validated for transaction deletion can see pending transactions and/or templates associated with accounts assigned to them.