Contents

Users menu

The Admin and other users established with administration rights have access to the Users menu. Non-administrators do not see the Users menu.

The Users menu allows administrators to:
- Create additional cash user profiles
- Edit cash user profiles
- Unlock cash users with excessive invalid login attempts
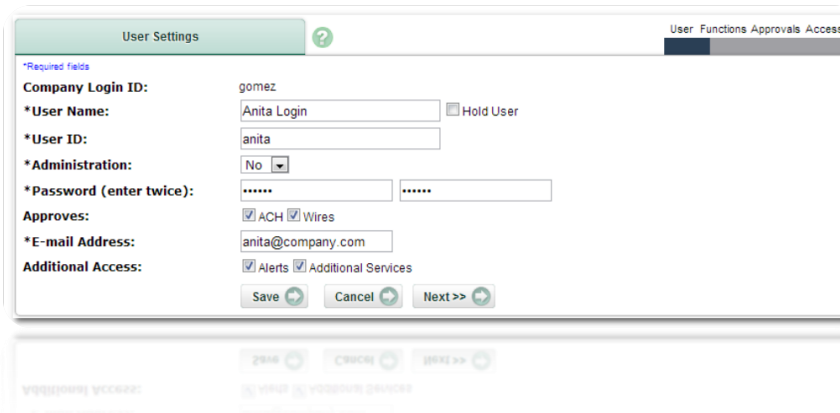- Enter and modify IP addresses under Access Control option

Creating Cash Users

To create additional users, the Admin or other administrator completes the following:

Step 1: In the **Business Banking** tab, navigate to **Users**, then **New CM User**.
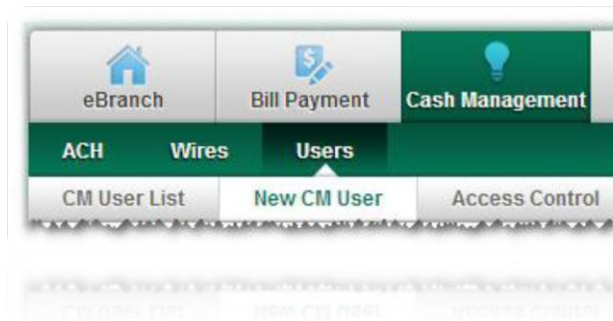
Step 2: The User Settings screen appears. This step allows the establishment of the login profile, administration level and other specific permissions. Fields marked with an asterisk require an entry. Complete the fields and click **Next** .

- **Company Login ID**: HB Username established by TruStar during the enrollment process. This value cannot be changed by the user.
- **User Name**: Name of the individual.

- **Hold User**: Selecting prevents cash user from logging in.
- **User ID**: Cash Management ID used to log in.
- **Password**: Initial password, entered twice. User selects a new password during first time login.
- **Approves**: Permits user to finalize ACH or Wire initiation for another user who requires approval.
- **E-mail Address:** Email address used to send the user a notification when the institution replies to a message sent by that user via the Secure Message Center.
- **Additional Access:** Allow access to various options.

Step 3: The Functions screen appears, also known as the User Access screen. Designate specific permissions and dollar limitations. Complete the fields and click **Next** .

- **Select Account to Establish Controls**: All permissions and limits established on this page apply to the share selected in this drop-down field. The default is All Accounts.

Transaction Controls
This section defines user access to basic Business Banking functionality.

- **Transaction Inquiry**: Access to Transactions.
- **Stop Payment Inquiry**: Access to Current Stop Payment and Stop Payment History.
- **Stop Payment Additions**: Access to Add New Stop Payment.
- **Transfer Inquiry**: Access to Pending Transfers and Transfer History.
- **Transfer Additions**: Access to New Transfer.
- **Electronic Statements**: Access to e-statements.

Cash Management Controls
This section defines user access to Cash Management functionality.

- **Create ACH Batches**: Access to New Batch option in the ACH menu.
- **Edit ACH Batches**: Access to Edit option located within batch drop-down field.
- **Initiate ACH**: Access to Initiate option located within batch drop-down field.
- **Transmit Wires**: Access to Transmit option in wire drop-down field.
- **Create One Time Wires**: Access to Single Wires option in Wires menu.
- **Edit One Time Wires**: Access to Edit option within wire drop-down options.
- **Create Template Wires**: Access to New Template button located within Transmit Templates option.
- **Edit Template Wires**: Access to Edit option located within wire template drop-down options.

Aggregate ACH Limits
This section defines dollar limits for ACH activity.

- **Per Batch Limit**: Maximum dollar amount per ACH batch that can be initiated by the user.
- **Per Day Limit**: Maximum dollar amount per day that can be initiated by the user.
- **Per Month Limit**: Maximum dollar amount per month that can be initiated by the user.

Aggregate Wire Limits
This section defines dollar limits for wire activity.

- **Per Wire Limit**: Maximum dollar amount per wire that can be transmitted by the user.
- **Per Day Limit**: Maximum dollar amount per day that can be transmitted by the user.
  - **Limit = Available Balance**: To use the Available Balance of the share (Source Account) *instead of* the Per Day limit, select this box.

Step 4: The Approvals screen appears, also known as the User Approvals screen, which allows for dual control designations for ACH initiation and wire transmittal. Complete the fields if desired and then click **Next**.

Step 5: The Access screen appears, also known as the User Times screen, which allows time restrictions on when the user can log in. Default is **All day**. Complete the fields if desired and click **Save** to finalize user setup.

- ▪ **Begin/End Time**: If the user's Business Banking access should be prevented *before* and *after* a specific time, enter those times (Central Time Zone).

- ▪ **Never on this day**: Click to prevent Business Banking access for the entire day (12:00 AM-11:59 PM).

- ▪ **All day**: Click to allow Business Banking access for the entire day (12:00 AM-11:59 PM).

Editing Cash User Profiles

Administrators can edit existing profiles in the Users menu.

The admin must edit his/her own profile to grant functionality such as ACH and wire permissions. Once modified, the admin must log out and back in to see newly granted options.

To edit a user profile:

Step 1: In the **Business Banking** tab, go to **Users**. The **CM User List** appears.

Step 2: Next to the desired profile, click on the **Select Option** drop-down menu, and then select from up to six options:

- • **User Settings**: The initial User screen:

- **User Access**: Also known as the Functions screen:

- **User Approvals:** Also known as the Approvals screen:

- **User Times**: Also known as the Access screen: ** *

- **Copy User**: Launches New CM User setup, with all the permissions and limits pre-populated based on the original profile. The **User Name**, **User ID**, **Password** and **E-mail Address** fields are blank.

- **Delete User**: Displays User screen of the profile. Click the **Delete** button to confirm.

Step 3: Make modifications and click **Save** to retain changes.

Unlocking Locked Cash Users

A cash user who sequentially enters the wrong password three times is placed in a Held status. An administrator can unlock the profile.

To unlock a cash user:

Step 1: Under the **Business Banking** tab, go to **Users**. The **CM User List** displays.

Step 2: The locked profile is flagged as Held. Under the **Select Option** drop-down menu, click **User Settings**.

Step 3: Deselect the **Hold User** field and click **Save** to retain the change. The user may then log in with the current password.

Step 4: (optional) If the user needs a new password, key in new values in the **Password** field and click **Save**.

Step 5: Communicate new password to the user. User must select new password at next login.

Access Control

Administrators can restrict Business Banking login based on IP address in the Access Control option. This is done by entering IP addresses that *allow* Business Banking login; login attempts from any other IP address are prevented.

Step 1: Under the **Business Banking** tab, go to **Users**, then **Access Control**.
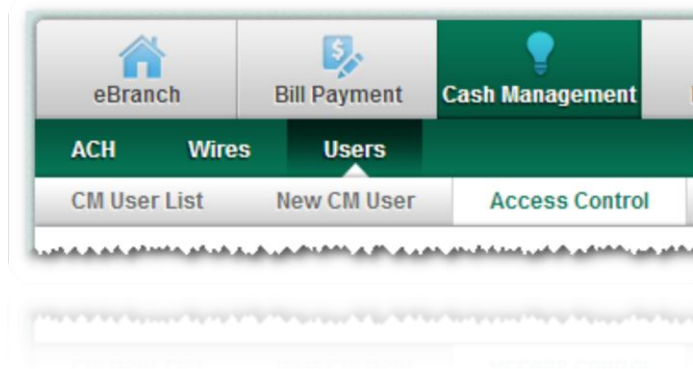
Step 2: Click **Add IP Address**.
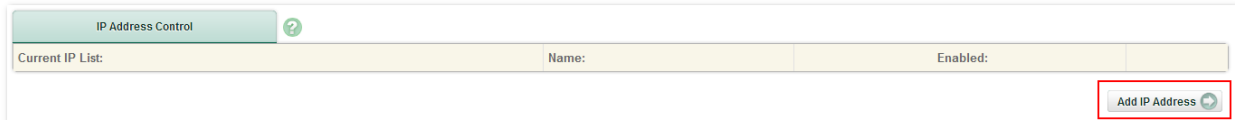
Step 3: Key in the information for the IP address that *allows* Business Banking login.

- ▪ **IP Address Name**: A label for the IP entry (e.g. "Main Office").

- ▪ **IP Address**: Enter part or all four octets of the IP address. To establish a match on partial IP address, enter an asterisk in the second, third and/or fourth octet field.

- ▪ **Enabled**: Select Yes and then **Submit** to apply login restrictions to this IP address.

Step 4: Repeat for additional IP addresses where login is permitted.

ACH Menu

**Please note, there are additional ACH procedures that must be followed along with an ACH Agreement. Please contact TruStar FCU if you would like access to these ACH features.

The ACH menu allows the user to:
- Create an ACH batch
- Edit ACH batches
- Download ACH batches in PDF and NACHA format
- Initiate ACH batches

Creating a New ACH Batch

Step 1: In the **Business Banking** tab, click on **ACH**, then **New Batch**.
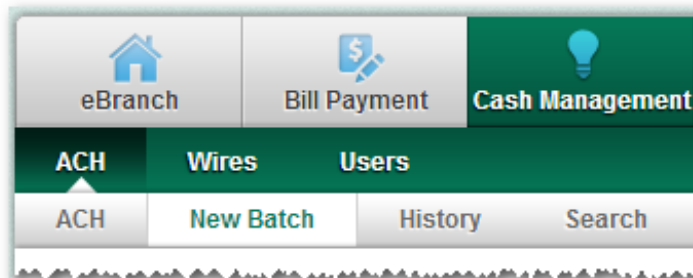
Step 2: The batch header creation screen appears. Complete the fields and then click **Add** to save the header and progress to the record entry screen. Alternatively, press **Save** to save the header and add records later. **Import** can be used to bring in records from a NACHA formatted file. See the Importing ACH Transactions section for details.

- **Batch Name**: The name of the batch.

- **Batch Type**: Select Payment if the batch consists of credits; select Collection if the batch consists of debits.

- **Company/ID**: Select the ACH Company to use.

- **Settlement Account**: Select the account to act as the offset for the batch. This account receives the debit offset if the Type is Payment, and the credit offset if the Type is Collection.

- **SEC Code**: Select the appropriate SEC code based on NACHA rules.

- **Entry Description**: Enter the description for the batch. This value is part of the transaction description on the end-recipient's account. Required field.

- **Discretionary Data**: Enter desired discretionary data. Values entered are not seen by the end-recipient.

Step 3: If **Add** was selected on the prior screen, the header and record entry fields appear. Complete the fields and click **Quick Add** to add additional records, or **Save** to retain the record and move to the Edit Payment screen.

- **Name**: Name of the recipient. Field max: 22 characters. Required field.

- **ID**: This may be the recipient's SSN/EIN, an employee ID number, or some other identifying value. Field max: 15 characters. Required field.

- **Addenda**: Any additional information to be included in the addenda records of the batch. Field max: 80 characters.

- **Routing**: Routing number of the receiving financial institution. Clicking Search icon allows a search by ABA Number, FI Name, City or State. Field max: 9 characters, numbers only. Required field.

- **Account**: Account number at the receiving institution. Field max: 17 characters, numbers only. Required field.

- **Amount**: Dollar amount of the transaction.

- **Type**: Indicate whether the account is a checking or savings.

- **Prenote**: Select if the record is to be a prenote. If selected, the Amount field must be 0.00.

- **Hold**: Select to prevent the transaction from being included in the ACH batch at initiation.

- **Quick Add**: Click to save the record and display new fields to enter the next record.

- **Save**: Click to save the record and move to the Edit Payment screen.

- **Cancel**: Click to discard the record and move to the Edit Payment screen.

Step 4: Repeat Step 3 until all desired records have been added. Click **Save** when finished.

Batch creation is complete. The batch displays on the ACH list.
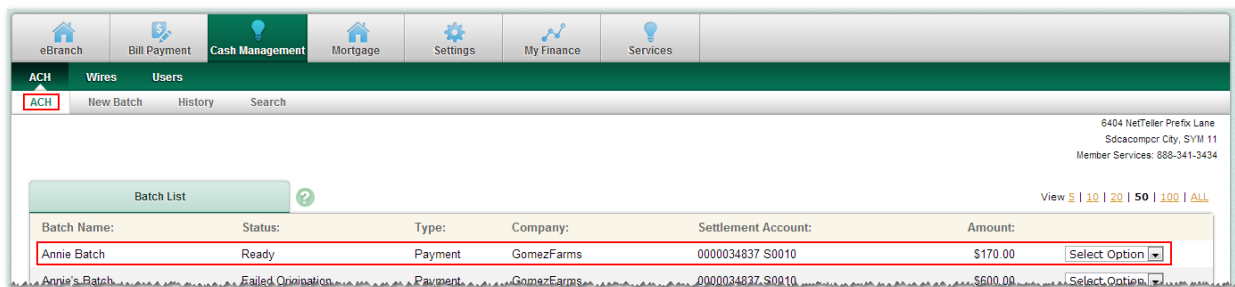
Importing ACH Transactions

Records from a NACHA formatted .txt or .ach file can be imported during batch creation in Business Banking. NACHA formatted files can be obtained from 3rd party ACH batch creation software or by using the Download option in NetTeller for existing NetTeller-entered batches.

The Type selected during batch header creation in Business Banking determines what transactions are imported from the NACHA formatted file.

- f the Type is "Payment", only credits and associated addenda are uploaded from the NACHA file.
- If the Type is "Collection", only debits and associated addenda are uploaded from the NACHA file.

No other information from the original file is imported. The header Name, Type, Company ID, Settlement Account, SEC Code, Entry Description and Discretionary Data is designated during batch header creation in Business Banking prior to the Import.

Importing transactions on a new batch

Step 1: In the **Business Banking** tab, click on **ACH**, then **New Batch**.

Step 2: The batch header creation screen appears. Complete the fields and then click **Import** button.

Step 3: The batch header displays. **Browse** for the NACHA formatted file, and then once targeted, click **Submit**.

Step 4: The corresponding records (either credits or debits based on Type) display and can be edited and saved in the normal manner. Any records that could not be imported are noted in the Information Message.

Additional records can be imported by clicking the **Import** button again and browsing for other NACHA formatted .txt or .ach files, or by clicking **Add** to manually enter records.

Importing transactions on an existing batch

Step 1: In the **Business Banking** tab, click on **ACH**. The batch list appears.

Step 2: Select **Edit** from the Select Option drop-down field. The batch must be in a Ready status in order to edit.

Step 3: The existing batch header and records appear. Click the **Import** button.

Step 4: The batch header appears. **Browse** for the NACHA formatted file, and then once targeted, click **Submit**.

Step 5: The corresponding records (either credits or debits based on Type) display and can be edited and saved in the normal manner. Any records that could not be imported are noted in the Information Message.

Additional records can be imported by clicking the Import button again and browsing for other NACHA formatted .txt or .ach files, or by clicking Add to manually enter records.

Editing an ACH Batch

To add a new record to an existing batch, or to make other modifications:

Step 1: Under the **Business Banking** tab, go to the **ACH** menu. The existing batches display.

Step 2: Select **Edit** from the Select Option drop-down menu next to the desired batch.

Step 3: Make modifications, or add or import additional transactions. Click the link under the Name column to access additional fields. Once editing is done, click **Save** to retain changes.

Initiating an ACH Batch

To send the ACH batch from Business Bankign for further processing, the cash user initiates the batch. Only batches with records have the Initiate option.

To initiate:

Step 1: In the **Business Banking** tab, go to the **ACH** menu. Existing batches display.

Step 2: Choose **Initiate** from the Select Option drop-down menu.

Step 3: The batch header displays, along with a number indicating the total records and dollar amount. Choose a date from the **Select Effective Date** drop-down field and click **Initiate**.

Step 4: User is returned to the ACH list. A success message displays and batch status is Initiated.

- If the user's dollar limits have been reached, a message appears indicating this fact and the status remains Ready.

See the User Approvals section for details about batch initiation requiring dual control.

User Approvals

A user's profile may be established to require another user at the company to approve and reject ACH initiations.

The user who requires approval initiates the batch as described in the Initiating an ACH Batch section. However, instead of an Initiated status, the status becomes **Pending Approval** and requires action from a second user before it is sent for processing.

It is the responsibility of the initial user to notify another user with approval rights that a batch needs to be approved.

To Approve a Batch:

Step 1: The second or approving user sees the Pending Approval batch upon accessing the ACH list page in Business Banking. From the Select Option drop-down menu, choose **Approve**.

Step 2: Batch header and other summary information displays. Click **Approve**.

An information message displays confirming the approval and the batch status updates to Initiated. The batch records have now been sent for processing.

To Reject a Batch:

Step 1: The second or approving user sees the Pending Approval batch upon accessing the ACH list page in Business Banking. From the Select Option drop-down menu, choose **Reject**.

Step 2: Batch header and other summary information displays. Approving user clicks **Reject**.

Step 3: The batch returns to a Ready status and can be edited or deleted accordingly.

Downloading an ACH Batch

ACH batches can be downloaded into PDF or NACHA formats. To download:

Step 1: From the **Business Banking** tab, click **ACH**. The batch list appears.
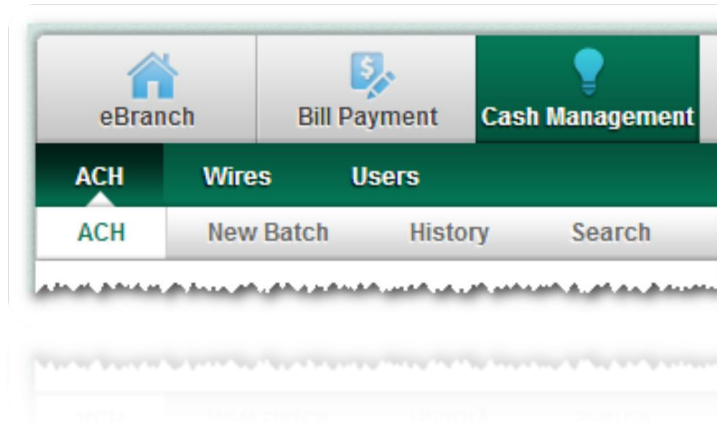
Step 2: Select **Download** from the Select Options drop-down field.

Step 3: The batch header information appears. Click PDF or NACHA from the **Select download format** drop-down field.

PDF download

Select sort order and then click Submit.

- Select a field to sort by: Default is Customer Name. Other options: ID, Account, Amount, Routing, Hold.
- Data can be in Ascending or Descending order.

Follow the on-screen instructions to complete the download.

The PDF reader loaded on the user's computer opens with the results. The PDF can be printed or saved using the standard options in the PDF reader.

ACH Transaction List

Batch Type: Payment Batch

Batch Name: Gopher Purchase
Company/ID: Gomez Gopher/Payment
Offset Account: 0000208503 S0025
Batch Total: $5,045.73

SEC Code: CCD
Entry Description: Gophers
Discretionary Data: more of 'em
Total Transaction: 2

Customer	Account	Routing	Amount	P	H	ID
Gopher Supply Store	987654321	301078896	45.73			Inv. # 55555
Sellin' Gophers Inc	123456789	101001351	5000.00			Inv. 14203

NACHA download

Follow the on-screen instructions to complete the download.

If **Open** is selected, the file displays in HTML (using a new browser window). The data can be copy/pasted into another document and saved as .txt (if the records will later be imported back into Business Banking).

If **Save** is selected, the file format is .ach. To open the .ach file, the user must have .ach compatible software. Records from saved .ach files can be imported back into Business Banking.

Copying an ACH Batch

Existing batches can be copied to create a new batch. To copy:

Step 1: From the **Business Banking** tab, click **ACH**. The batch list appears.
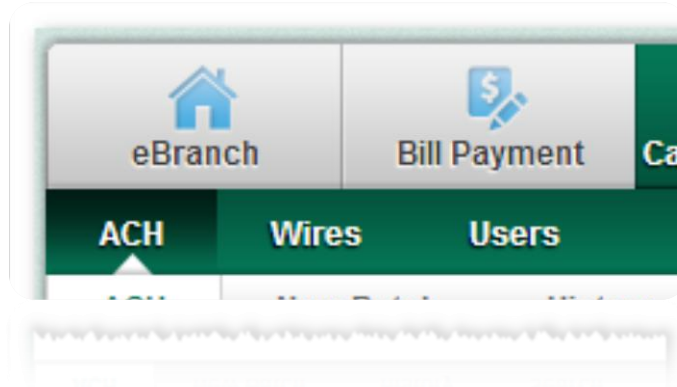
Step 2: Select **Copy** from the Select Options drop-down field.

Step 3: All information from the original batch displays, except the **Batch Name**. Key in a new **Batch Name** and modify other batch header fields, then click **Save**.

Step 4: User is returned to the batch list and sees the successfully saved message along with the new batch. Batch can be further edited and initiated using the Select Option drop-down field.

Deleting an ACH Batch

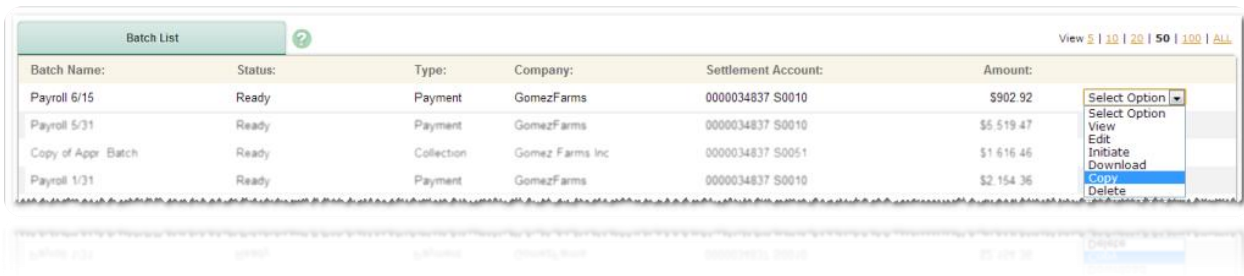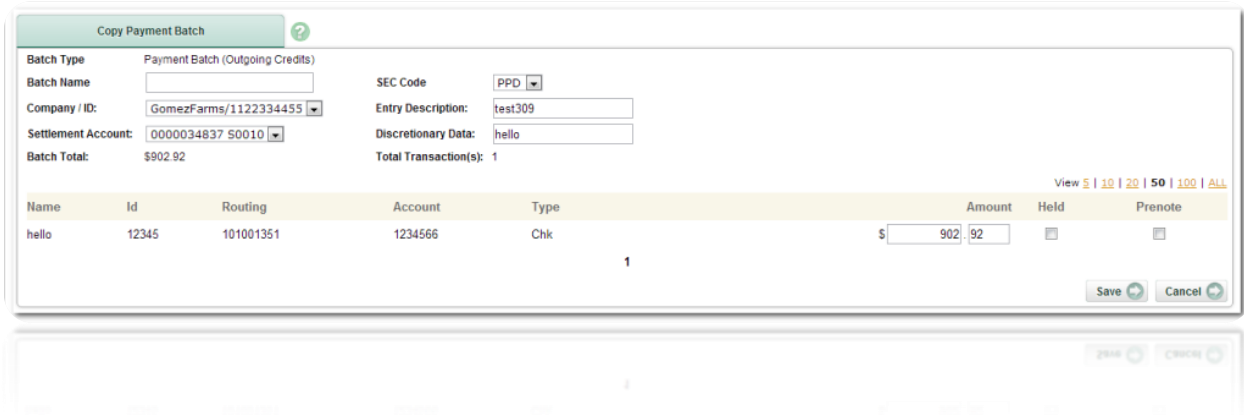ACH batches are retained indefinitely until a user chooses the option to delete. Once a batch is deleted, it is gone. The user must recreate the batch by manually entering the header and records, or by using the Import option.

To delete a batch:
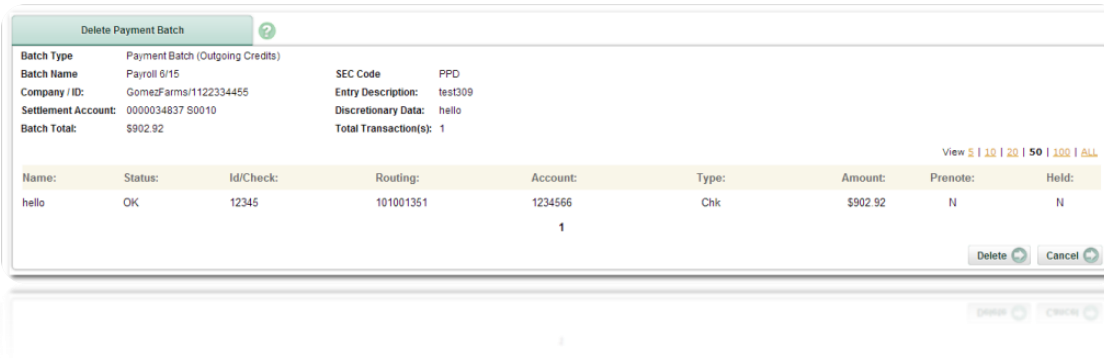
Step 1: Under the **Business Banking** tab, go to the **ACH** option. Existing ACH batches display.

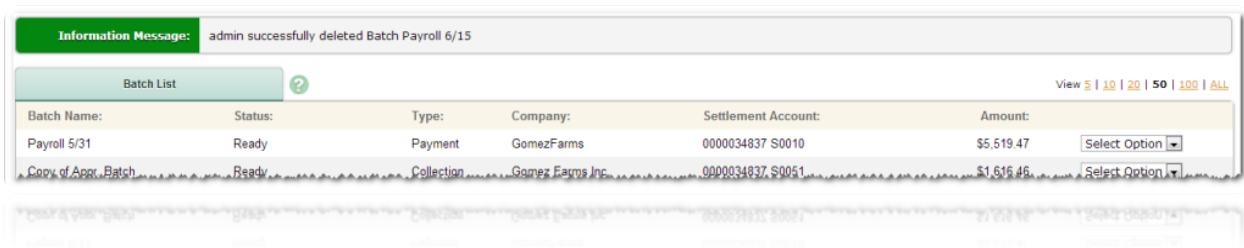**Step 2**: Click **Delete** under the Select Option drop-down menu next to the desired batch.

Step 3: The batch details display. Click the **Delete** button to finalize the removal of the batch.

The user is redirected to the ACH list screen and a confirmation message displays.

ACH History

ACH history is available in the History option after all of the following is complete:
1. ACH batch initiated in Business Banking
2. ACH batch is processed
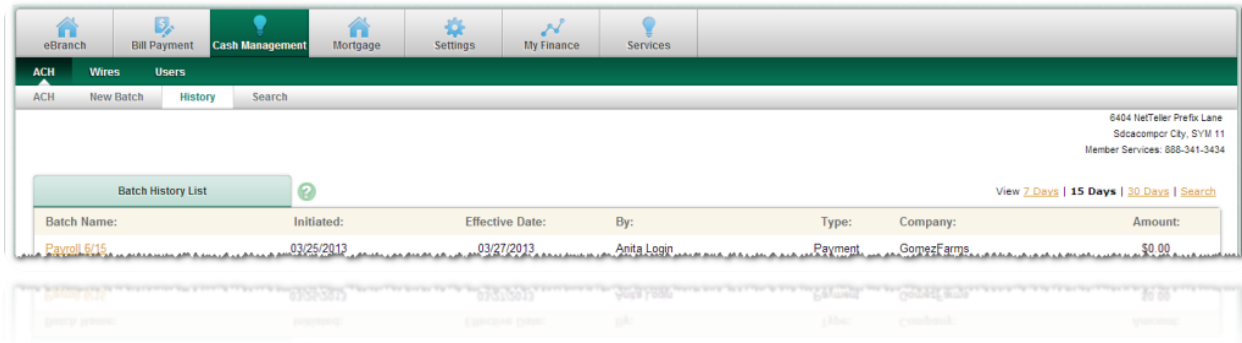
Search

Search option allows user to locate specific records or batches that exist on the ACH List. The more values entered, the more narrowed down the results become.
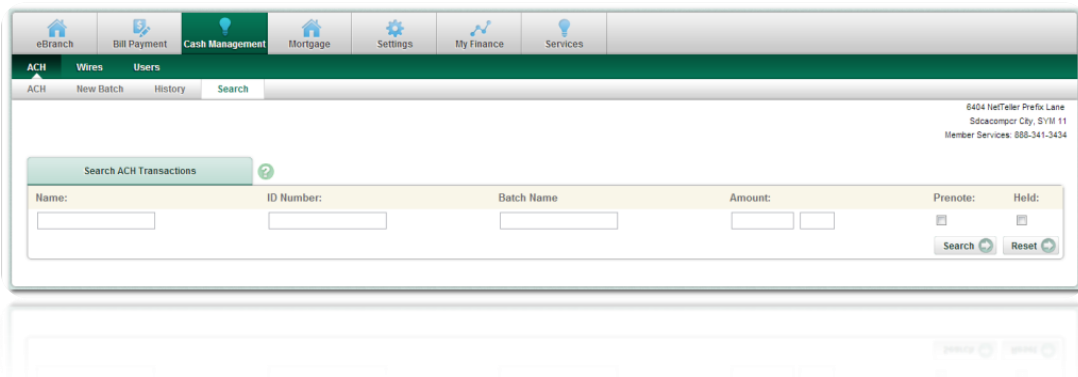
- **Name**: Returns matching values entered in the Name field of a specific record.

- **ID Number**: Returns matching values entered in the ID field of a specific record.

- **Name**: Returns matching values used to name a batch.

- **Amount**: Returns matching dollar values entered in a specific record.

- **Prenote**: Returns records marked as Prenote.

- **Held**: Returns records marked as Held.

- **Search**: Conducts search based on the criteria entered.

- **Reset**: Clears the values entered.

Example search results:

Records returned may have **Edit** or **Delete** options, depending on the batch status.
  - **Change Search**: Returns user to the Search screen and *keeps* previous search criteria.

  - **Reset**: Returns the user to the Search screen and *clears* previous search criteria.

Wires

The Wires option allows the user to:

-
- Create, edit, and transmit single (one-time) wires
- Create and edit wire templates, and transmit from those templates

The admin user must edit his/her own profile to grant ACH permissions. Once modified, the user must log out and back in to see newly granted options.

Single Wires

A single wire is a wire created for one-time use. Once it is transmitted, it cannot be used again. This section covers how to create, edit and transmit single wires.

Creating and Transmitting a Single Wire

Step 1: In the **Business Banking** tab, click on **Wires**, and then **Add Wire**.
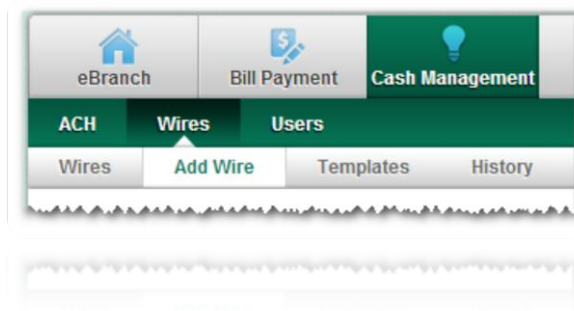
Step 2: The wire input fields display. Complete the fields and click **Save** (to transmit later) or **Transmit**. All fields are required *except* for Remarks and second line of each Address field.

- **Wire Name:** A label for the wire. Max characters: 40.

- **Source Account:** The share to fund the wire.

- **Amount:** The amount of the wire.

Credit Account Information
- **Credit Account Number:** Beneficiary's account number.

- **Credit Account Name:** Name of the beneficiary.

- **Credit Account Address:** Beneficiary's address, including City, State and Zip where designated.
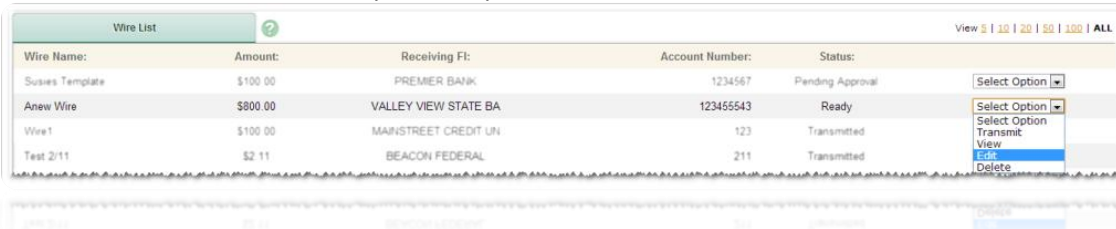
Receiving FI Information
- **Receiving FI ABA Number:** Routing/ABA number of the financial institution where the wire will be sent.

- **Receiving FI Name:** Name of the financial institution where the wire will be sent.

- **Receiving FI Address:** Address of the financial institution where the wire will be sent, including City, State, and Zip where designated.

- **Remarks:** Any additional comments regarding the wire. This information is transmitted to the receiving FI and seen by the end-recipient.

- **Save:** Saves the wire and returns to the wires list. The wire can be Edited or Transmitted later.

- **Transmit:** Sends the wire for further processing.

Editing a Single Wire

Step 1: Under the **Business Banking** tab, go to the **Wires** menu. The existing wires display.

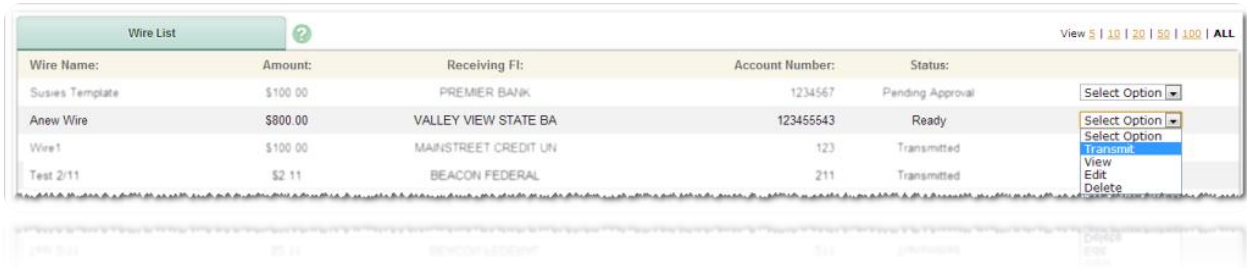**Step 2**: Select **Edit** from the Select Option drop-down menu next to the desired wire.

Step 3: Make modifications and click **Save** to retain changes. See the Creating a Single Wire section for field definitions. Click **Cancel** to discard changes and return to the wire list.
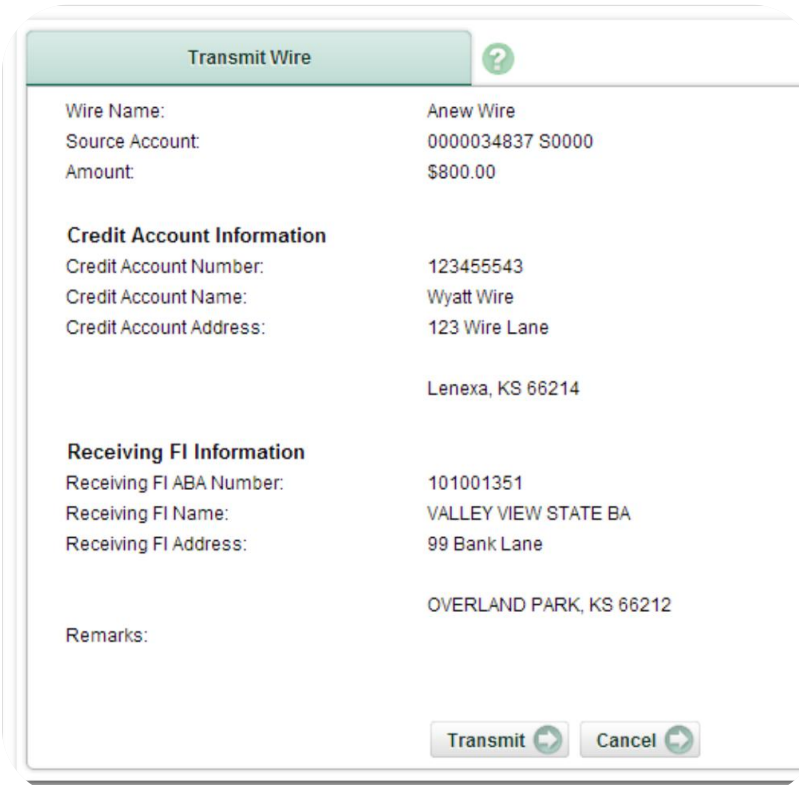
Transmitting a Saved Single Wire

Step 1: In the **Business Banking** tab, go to the **Wires** menu. Existing wires display.

Step 2: Select **Transmit** from the Select Option drop-down menu.

Wire Name:	Amount:	Receiving FI:	Account Number:	Status:	
Susies Template	$100.00	PREMIER BANK	1234567	Pending Approval	Select Option
Anew Wire	$800.00	VALLEY VIEW STATE BA	123455543	Ready	Select Option / Transmit / View / Edit / Delete
Wire1	$100.00	MAINSTREET CREDIT UN	123	Transmitted	
Test 2/11	$2.11	BEACON FEDERAL	211	Transmitted	

Step 3: The wire instructions display. Click **Transmit**.

Transmit Wire

Wire Name:	Anew Wire
Source Account:	0000034837 S0000
Amount:	$800.00

Credit Account Information

Credit Account Number:	123455543
Credit Account Name:	Wyatt Wire
Credit Account Address:	123 Wire Lane
	Lenexa, KS 66214

Receiving FI Information

Receiving FI ABA Number:	101001351
Receiving FI Name:	VALLEY VIEW STATE BA
Receiving FI Address:	99 Bank Lane
	OVERLAND PARK, KS 66212
Remarks:	

Transmit   Cancel

Step 4: The user is returned to the Wire list, a success message displays and the wire status is Transmitted.

Deleting a Single Wire

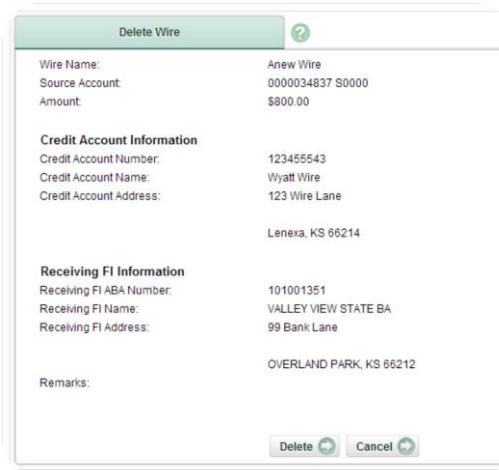A single wire can be deleted depending on its status. A transmitted wire cannot be

deleted. **Step 1**: In the **Business Banking** tab, go to the **Wires** menu. Existing wires display.

Step 2: Select **Delete** from the Select Option drop-down menu.

Step 3: Verify this is the intended wire and click the **Delete** button.

The user is returned to the wire list screen and sees a confirmation message.
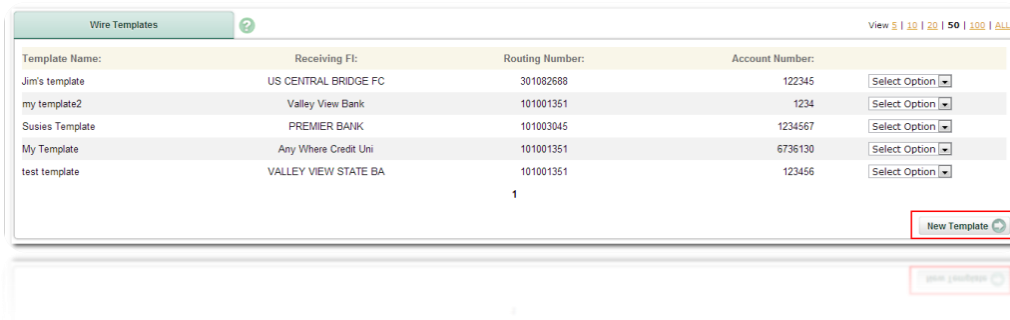
Templates

A template is a wire created for repeated use. Wire templates are also known as repetitive wires. Once a template is used to transmit a wire, it can be edited and/or transmitted again immediately. This section covers how to create, edit and transmit wire templates.

Creating a Template

Step 1: In the **Business Banking** tab, click on **Wires**, and then **Templates**.

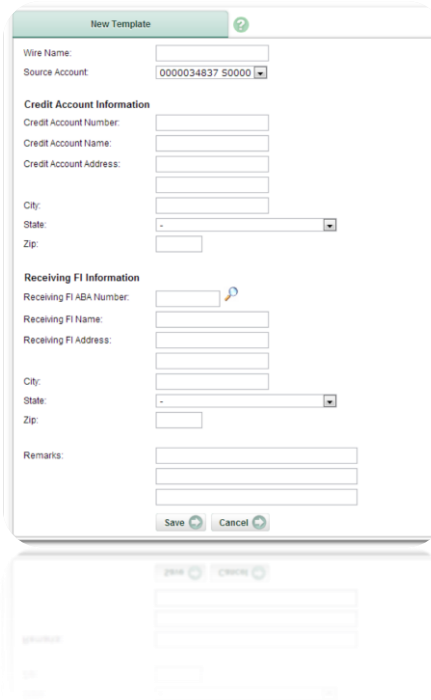**Step 2**: Any existing wire templates display. Click the **New Template** button.

Step 3: The wire input fields display. Complete the fields and click **Save**. All fields are required *except* for Remarks and second line of each Address field.

- **Wire Name:** A label for the wire template. Max characters: 40.

- **Source Account:** Share to fund the wire.

Credit Account Information
- **Credit Account Number:** Beneficiary's account number.

- **Credit Account Name:** Name of the beneficiary.

- **Credit Account Address:** Beneficiary's address, including **City**, **State** and **Zip** where designated.

Receiving FI Information
- **Receiving FI ABA Number:** Routing/ABA number of the financial institution where the wire will be sent.

- **Receiving FI Name:** Name of the financial institution where the wire will be sent.

- **Receiving FI Address:** Address of the financial institution where the wire will be sent, including **City**, **State**, and **Zip** where designated.

- **Remarks:** Any additional comments regarding the wire. This information is transmitted to the receiving FI and seen by the end-recipient.

- **Save:** Saves the template and returns to the wires list.

Editing a Template

Step 1: In the **Business Banking** tab, click on **Wires**, and then **Templates**.

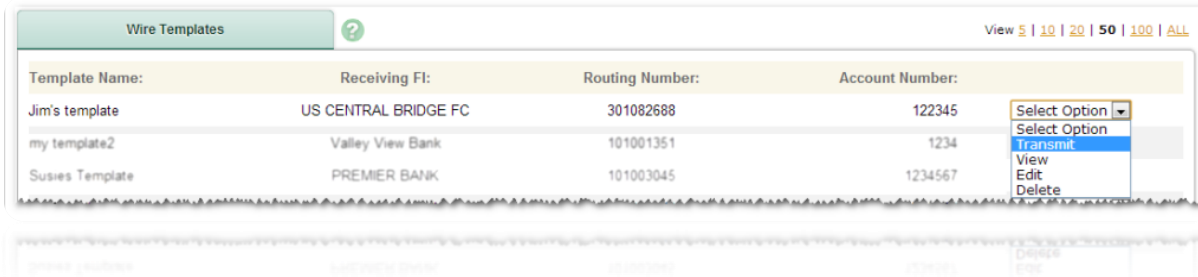**Step 2**: Select **Edit** from the Select Option drop-down menu next to the desired wire.

Wire Templates				View 5 | 10 | 20 | 50 | 100 | ALL
Template Name:	Receiving FI:	Routing Number:	Account Number:	
Jim's template	US CENTRAL BRIDGE FC	301082688	122345	Select Option
my template2	Valley View Bank	101001351	1234	
Susies Template	PREMIER BANK	101003045	1234567	

Drop-down menu options: Select Option / Transmit / View / Edit / Delete

Step 3: Make modifications and click **Save** to retain changes. Click **Cancel** to discard changes and return to the wire list.
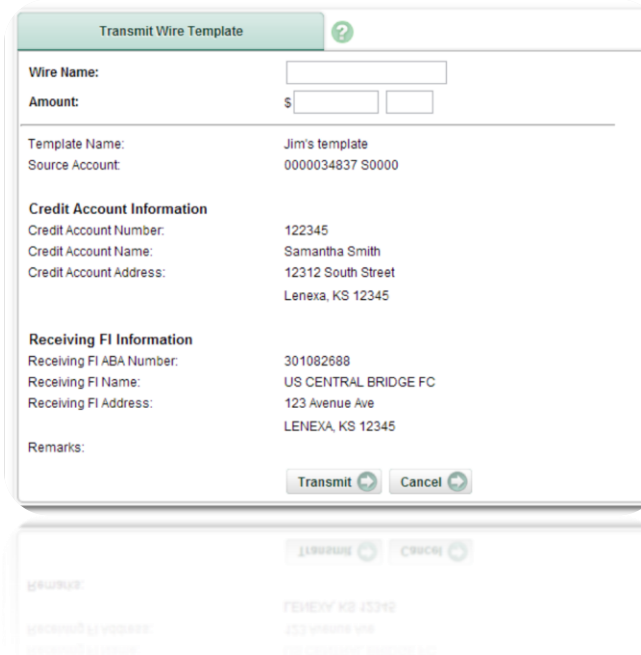
Transmitting Using a Template

Step 1: In the **Business Banking** tab, click on **Wires**, and then **Templates**.

Step 2: Select **Transmit** from the Select Option drop-down menu.

Step 3: The wire instructions display. Enter **Wire Name** and **Amount**, and then click **Transmit**.
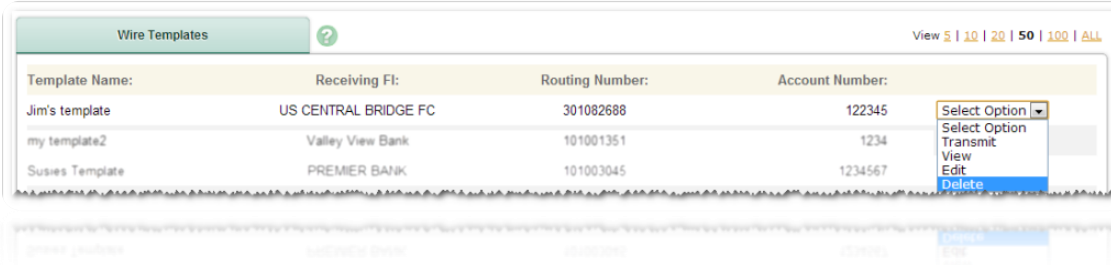

Step 4: User is returned to the wire list, a success message displays and wire status is Transmitted.

Deleting a Wire Template

Wire templates can be deleted at any time.

Step 1: In the **Business Banking** tab, click on **Wires**, and then **Templates**.

Step 2: Select **Delete** from the Select Option drop-down menu next to the desired wire.

Step 3: Verify this is the intended wire template and click the **Delete** button.

The user is returned to the wire templates screen and sees a confirmation message.

User Approvals - Wires

A user's profile may be established to require another user to approve the wire transmissions. The user who requires approval transmits the wire as described in earlier sections. However, instead of a Transmitted status, the status becomes **Pending Approval** and requires action from a second user before it is sent for processing.

To approve a wire:

Step 1: The second or approving user sees the Pending Approval wire upon accessing the Wire List page and chooses **Approve** from the Select Option drop-down menu.
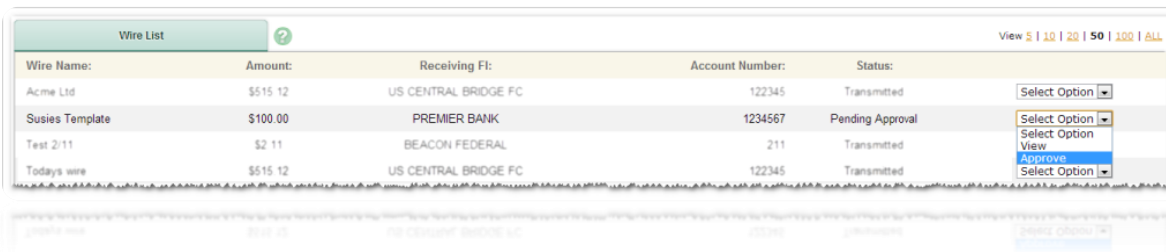
Step 2: Wire instructions display. Approving user clicks **Approve**.

Information message displays and the wire status updates to Transmitted.
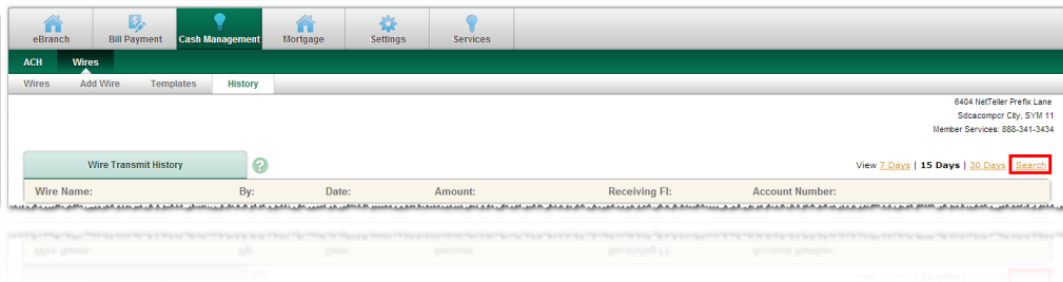
Wire History

Wire history is available in the History option after all of the following is complete:
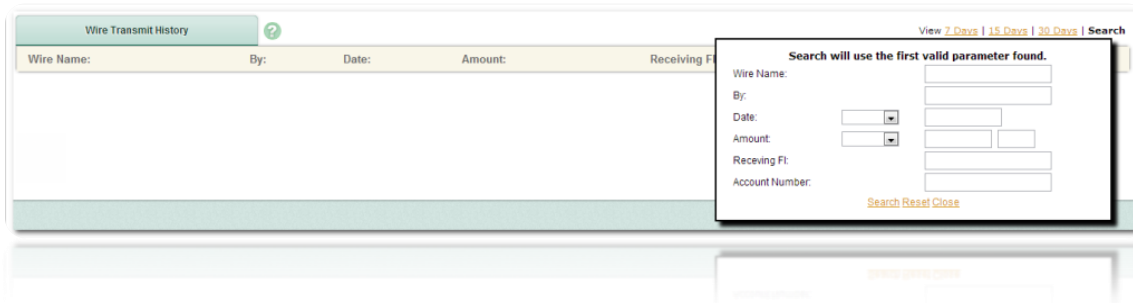   1. Wire transmitted in Business Banking
      2. Wire is processed

Search

Search is a sub-option of Wire History.

Upon clicking **Search**, options appear.

The more values entered, the more narrowed down the results become.

- **Wire Name**: Searches values entered in the Wire Name field of a specific wire.

- **By**: The cash user who created the wire.

- **Date:** Range search based on wire transmittal. Select Equals, Before or After and then enter desired date.

- **Amount**: Select Equals, Above or Below and then enter dollars and cents.

- **Receiving FI:** Search for wires sent to a specific institution.

- **Account Number:** Search for wires funded by a specific Source Account.