FIRST WESTERN
BANK & TRUST

Commercial Cash Management

Remote Deposit Capture Guide

If you have any questions regarding Commercial Cash Management,
Remote Deposit Capture, or other Online Services please give us a call.

Minot: Nikki Kallias • 701.857.7236
Bismarck: Ian MacDonald • 701.222.9910

firstwestern.bank

Automated Clearing House (ACH)

- Routing number validation during ACH file upload.
- History enhancements have added confirmation number, initiated date, and effective date.
- Recurring ACH Payments Can be set up upon approval.

Positive Pay

- New fraud prevention feature.
- You decide to pay or return the item.
- If check payee or amount does not match the file, it becomes and exception.
- Allows companies o upload files containing issued check information to bank.
- Commercial Cash Management allows you to review and work with the exceptions.
- Reports upload to Cash Management daily or monthly with Paid Items and Outstanding Items.

ACH Postive Pay

- Customers have ability to put ACH Filters on account.
- You can view blocks and filters by account with Commercial Cash Management.
- You are able to view the reason on ACH exception and decide to pay or return the ACH item.

Information Reporting

- Customers can generate new reports such as: Summary, Activity, Prior Day, Current Day, and also Saved Reports.

Alerts

- New alerts for updated ACH batches and Wire transfers.
- Positive Pay alerts.
- Updated information alerts.

Remote Deposit Capture

- Scan checks from the office with our Remote Deposit Scanner.
- We provide and install your check scanner.
- No need to purchas or maintain software – it's all web based.
- Our local staff will do the install.
- We provide hands-on training and ongoing support
- Every deposit is revied and verified by a third party proof department.
- Customer will receive notification if deposit is approved, adjusted or rejected.
- Deposits submitted before 3:00pm CST will be available same business day.
- Deposits submitted after 3:00pm CST will be available next business day.

ACH Notices

- Save time and paper with our new service!
- Elect to receive your Return Item Reports and Notification of Change Reports directly to your e-mail.
- Receive and open the notices on your time.
- You will receive a diret e-mail instead of fax, or mail.

Securtiy Reminders

- Always inform us wen you have a new user for Cash Management or Remote Deposit Capture.
- Each user needs to have their own unique ID & password.
- Always inform us when you have a user with ACH or Remote Deposit access leave.
- Keep your software up to date.
- Install anti-virus software to prevent, detect, and remove malicious programs.
- Be careful where you connect to the internet.