



FIRST WESTERN
BANK & TRUST

CASH MANAGEMENT USER GUIDE

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firstwestern.bank
Member FDIC

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Cash Management

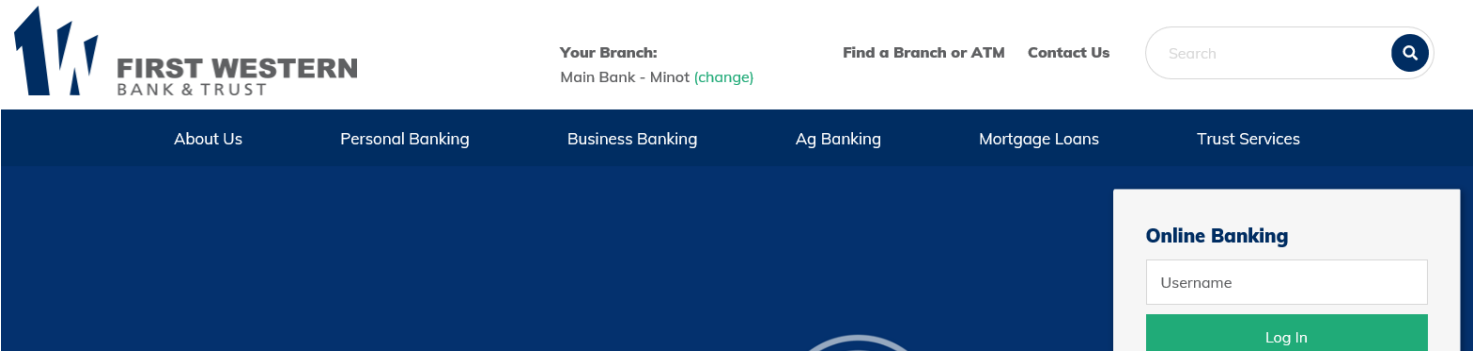
Use the **Cash Manager** menu to conduct Cash Management-specific activities including initiating ACH batches, completing wire transfers, completing ARP/Positive Pay upload, viewing ARP/Positive Pay and ACH exception items, Cash Management reporting, etc.

FIRST TIME LOGIN PROCESS

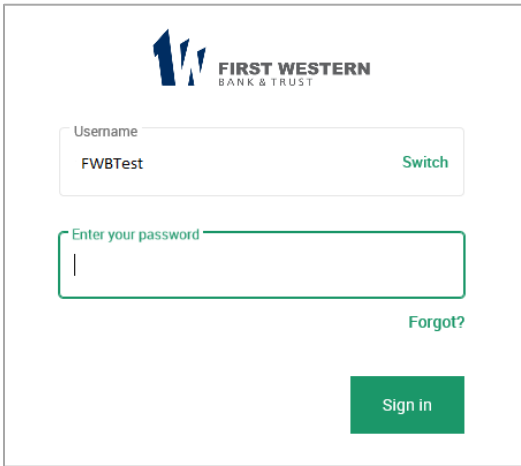
- 1. Username: login with the first 10 characters that you used for BlackRidge Bank
 - 2. Password: the last 4 of your social security number or your Tax ID number
- The Username must be between 8 and 12 characters in length.
- The Password must be between 8 and 16 characters in length, contain 1 letter, 1 number, and 1 special character.

Subsequent Logins

- 1. Go to our website: www.firstwestern.bank to login. Type the appropriate Username/ID in the Username field, then click **LOG IN**.



- 2. Type the appropriate Password in the Password field. Click **Submit**.



3. Enter verification code either sent via text message, automated phone call, or you can download the Authy App to get this code. Enter code then click on “Verify”.

Enter verification code

We sent a code to *****84. If you have the Authy app installed you can get your code there.

☐ Don't ask for codes again while using this browser

Verify

Didn't get it?

[Resend](#) or [Try another way](#)

- Check the box “Don’t ask for codes again while using this browser” so you don’t have to enter a verification code each time you login
- If you didn’t receive a Verification Code via the method select click on “Resend” or “Try another way”

How do you want to get your codes?

We'll use the phone number you provided to send verification codes.

☐

Text message
*****84
Message and data rates may apply.

☐

Phone call
*****84

☒

Authenticator app
We support the Authy app. Available for iOS, Android and desktop.
[Download Authy](#) If you don't have the Authy app, we'll send a text message. Message and data rates may apply.

Next

No longer have access to this number?

You can contact us for help or use the Authy app to reset your account.

You are now logged on to FWBT Online Banking.

NAVIGATION

DASHBOARD MENU

All available modules are displayed here. Modules enabled for you will depend on your user access. Options for each module are located within the tab for that module. Click the tab to access the available options for each online banking module.

Hi, Business

Accounts

| Account | Balance |
|-------------------------|------------------|
| Business Checking x1222 | \$3.73 Available |
| Business Savings x6546 | \$0.02 Available |

Transactions

- TRANSFER TO SAVINGS Oct 22, Business Savings +\$0.01
- TRANSFER TO SAVINGS Oct 22, Business Checking \$0.01
- INTEREST RATE CHANGE Oct 7, Business Savings \$0.00
- INTEREST RATE CHANGE Sep 30, Business Savings \$0.00
- TRANSFER TO SAVINGS ACCT NO. XXXX2222 Sep 30, Business Checking \$1.02

Transfers

[Make a transfer](#)

[Scheduled transfers](#)

Messages

System Maintenance — Attention Customers: The system will be unavailable starting Saturday, Octo... [See more](#)

Payments

MESSAGES MENU

Can send a message to us via our Messages menu by clicking on **Start a conversation**.

Messages [Start a conversation](#)

Wednesday


System Maintenance — 12:00 PM
Attention Customers: The system will be unavail...

We typically reply within 2 hours
We typically respond within 2-4 hours during regular business hours (Mon-Fri, 8am-5pm CST.)

[Start a conversation](#)

ACCOUNTS MENU

You will only see accounts to which you have been given access.



- Dashboard
- Messages
- Accounts**
- Transfers
- Remote deposits
- Cash manager
- Support

Accounts


Accounts Filters

| | |
|----------------------------|---------------------|
| Business Checking x1222 | \$3.74 Available |
| Business Savings x6546 | \$0.01 Available |

Organize accounts

TRANSFERS MENU


Transfer money from First Western Bank account to another First Western Bank account. See Transfer Instructions below.



- Dashboard
- Messages
- Accounts
- Transfers**
- Remote deposits
- Cash manager
- Support


Transfers

Transfers



No transfers scheduled

Schedule a future or recurring transfer so you don't have to worry about it later.



Make a transfer

October 2020

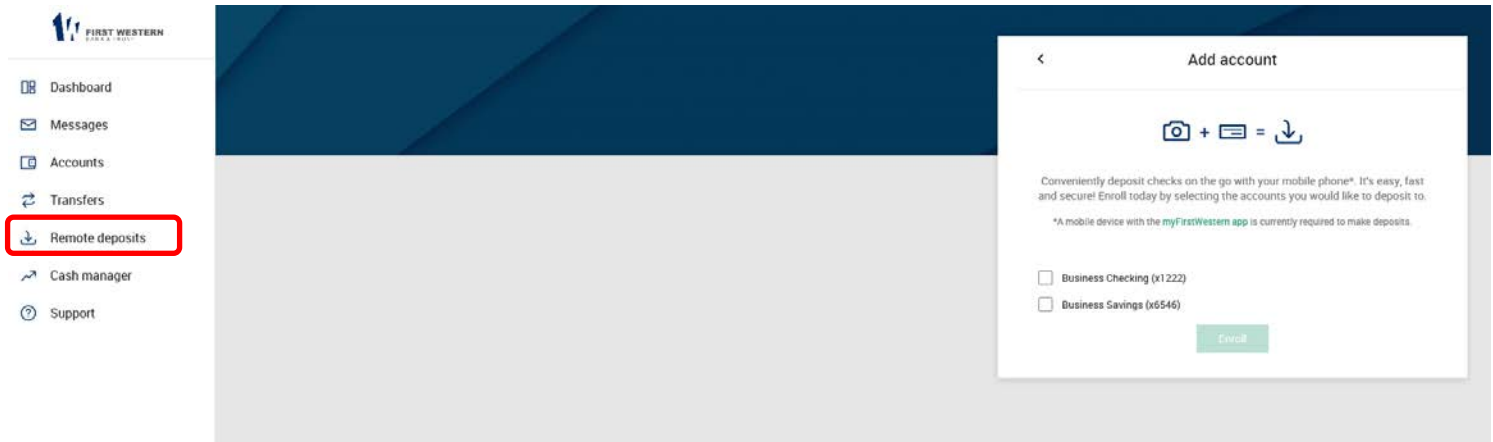
| SUN | MON | TUE | WED | THU | FRI | SAT |
|-----|-----|-----|-----|-----|-----|-----|
| | | | | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |

Only the next scheduled transaction is shown for your recurring transfers.

REMOTE DEPOSITS MENU

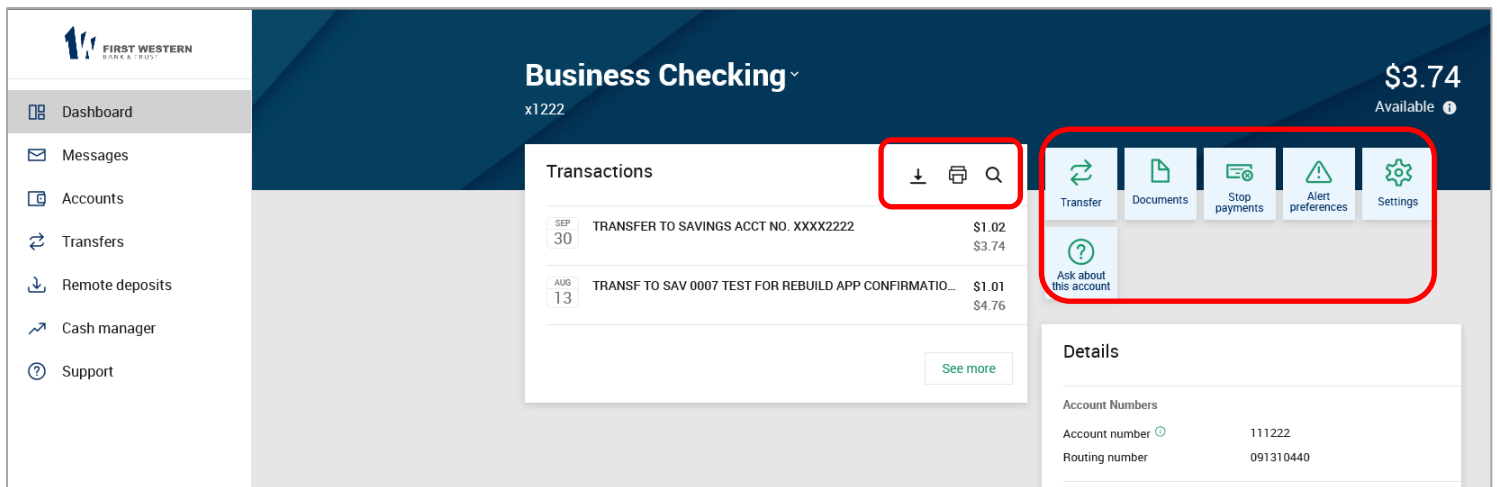
Can enroll in Remote Deposit, which you will need to download our Mobile App [myFirstWestern](#) to scan checks via your cell phone. Once approved for Remote Deposit you can begin taking pictures of your checks via the App.

If you have a scanner installed at your office, you will need to go to Cash Manager menu, then select Remote Deposit. See instructions below on Remote Deposit.




Account Menu Activities

Click on an account in Dashboard to see this screen.



Transactions: View transactions posted to your account, view images, and search for specific transactions.

Download: Click on  to download transaction history in different formats (Spreadsheet/CSV, Text file/TXT/Open Financial Exchange/OFX, QuickBooks/QBO, Quicken/QFX)

Search: Click on  to search for specific transactions that have posted to your account.

Transfer: Add, view, edit or delete account-to-account funds transfers. Transfers that have been set up by the bank cannot be edited or deleted. See Transfer instructions below.

Documents: View available E-statements, notices. Statement history is available for up to 580 days. See E-statement instructions below.

Stop Payments: Add or view stop payments for your account. See Stop Payment instructions below.

Alert preferences: set up account alerts.

Ask about this account: can "Start a new conversation" or contact the bank.

TRANSFERS MENU

Transfer money from First Western Bank account to another First Western Bank account.

Transfers

No transfers scheduled

Schedule a future or recurring transfer so you don't have to worry about it later.

Make a transfer

October 2020

| SUN | MON | TUE | WED | THU | FRI | SAT |
|-----|-----|-----|-----|-----|-----|-----|
| | | | | 1 | 2 | 3 |
| 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 11 | 12 | 13 | 14 | 15 | 16 | 17 |
| 18 | 19 | 20 | 21 | 22 | 23 | 24 |
| 25 | 26 | 27 | 28 | 29 | 30 | 31 |

Only the next scheduled transaction is shown for your recurring transfers.

Fill in all available fields for the transfer. Once you click on Submit you are not able to delete or edit the transfer.

<

Transfer

From

Business Checking
\$3.74 >

To

Business Savings
\$0.01 >

Amount

\$

Frequency

Once >

Date

Soonest available >

Memo

Memo

For immediate, internal transfers only

0/20

Hide options

Submit

Procedures—Add Transfer

Enter transfer information.

Transfers funds from: The account that will be debited for the funds transfer.

Transfer funds to: The account that will be credited.

Transfer Amount: The dollar amount of the funds transfer.

Frequency: How often the transfer will occur. Options include Once, Weekly, Every two weeks, Twice a month and Monthly. (Depending on the frequency selected, additional fields will display on the page – e.g. expiration date, day of month, etc.)

Transfer Date: Enter the date that the transfer should happen, excluding weekends and federal holidays.

Transfer Memo: Enter any descriptive information for the funds transfer. This information displays with the transaction and on your statement.



Transfer submitted

Amount

\$0.01

From Business Checking

To Business Savings

Date Soonest available

[Make another transfer](#)

[Done](#)

STOP PAYMENTS

Adding a Stop Payment, select the account to which the Stop Payment should be applied.

1. **Check #:** Enter the number of the check for which you are placing the stop.
2. Select “Confirm”

Note: Online Stop Payment is for checks only. If you would like to place a stop payment on an ACH or other transaction, please contact your local branch or Bookkeeping at 701-852-3711.

NOTE: You must contact the bank to revoke any Stop Payments.

Stop payments

Business Checking (x1222)

Check #

|

Submit

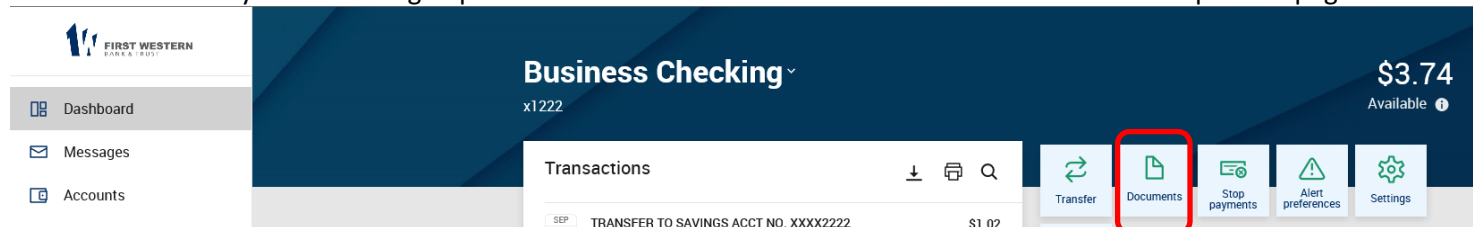
E-STATEMENTS

Sign up for Electronic Statements

Statement History is available for 580 days.

Sign up for eStatements

1. Click on account you want to sign up for E-statements. Click on the **Documents** tab toward the top of the page.



2. Click on **Sign Up/Changes**, you will be prompted to do the following items:

- Review the listed email address. If your email is incorrect, update it in the space provided.
- Enter a security phrase. This phrase will be displayed on all valid eStatement notification emails from First Western Bank & Trust for your protection. The security phrase is used to assure content containing this information is legitimately from FWB&T.
- Enter the enrollment passcode. The passcode will be revealed after selecting **Click Here**, then enter the enrollment passcode in the provided area. (Step 4 below)
 - **TIP:** The passcode is *case-sensitive*. The passcode verifies that you can view ESI documents in a PDF format using the current or last previous version of Adobe® Reader®. If you are unable to view this passcode, update your PDF reader software and try again.

Enrollment

You may choose to receive your statements for your account(s) delivered via email and made available online through this site. To enroll your account(s) please follow the steps outlined below:

1. Account(s) and Document Enrollment

All available documents for all active accounts. [Details](#)

2. Please review the following email address. If not correct, please update it in the space shown.

JohnDoe@jackhenry.com

3. Please enter a security phrase to be displayed on all valid emails sent from this site.

Please enter a security phrase.


4. Please enter the enrollment passcode in the field immediately below. To see the passcode, [click here](#).

Please enter the enrollment passcode.

5. Please read the disclosure below. You must scroll to the bottom of the disclosure before agreeing to the terms listed.

Electronic Banking Account Statement Disclosure and Agreement

3. Read the Terms of Use, select **Agree** to the disclosure, and click **Enroll Now** to complete the eStatement process.



FIRST WESTERN
BANK & TRUST

Documents

EStatements/Notices [Sign Up/Changes](#) [Email Settings](#) [Additional Recipients](#) [Disclosures](#)

- Dashboard
- Messages
- Accounts
- Transfers
- Remote deposits
- Cash manager
- Support

First Western Bank & Trust

Electronic Banking Account Statement Disclosure and Agreement

This Electronic Banking Account Statement Disclosure and Agreement "Agreement" is made between you and First Western Bank & Trust and provides your request and consent to receive statements, notices, and documents for your account(s) by electronic delivery. These electronic statements, notices, and documents are called "eStatements." This Agreement is in addition to the terms and conditions described in the First Western Bank & Trust Online Access Disclosure and Electronic Fund Transfer Act Disclosure.

By clicking on "I Agree" below, you agree that we may provide you with your periodic banking account statements, including, but not limited to any future disclosures, amendments, privacy policies, letters, correspondences, and any other notices that may be legally required to be provided to you, in electronic form. Once enrolled in the eStatements service you will receive your next statements, notices, and documents electronically only.

ELIGIBILITY FOR eSTATEMENTS. You must be enrolled in our online banking product in order to sign up for and view eStatements. All account types for which the bank generates periodic statements are eligible for eStatements. For a statement which contains the information for more than one account, "Combined Statement," the lead account must be linked to online banking and enrolled in eStatements to allow display of the Combined Statement.

ONE eSTATEMENT. eStatements can only be set up once for an account. If you require a statement to go to more than one recipient, you can do so by adding additional recipients online.

ACCESSING YOUR eSTATEMENTS. When your statement is ready, you will receive an email notification with a link to the bank's online banking site. Log in with your username and password then navigate to the eStatements tab to view your documents. You must ensure that your computer software meets the following system requirements in order to view, print, and/or save your eStatements.

- Computer with the capability to access the Internet
- Internet Browser that supports 128-bit encryption and is on the list of supported browsers. <http://info.netteller.com/go/Supported-Browsers>
- Adobe Acrobat Reader 9.0 or higher

Your statements will be available to you online for 580 days. You will continue to

4. Select account(s) you want enrolled for E-statements by checking the box

[Documents](#)
[EStatements/Notices](#) [Sign Up/Changes](#) [Email Settings](#) [Additional Recipients](#) [Disclosures](#)

- Dashboard
- Messages
- Accounts
- Transfers
- Remote deposits
- Cash manager
- Support

Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. Please make sure to reference your specific account agreement for any fees associated with receipt of paper statements. No selections will be saved until you select the "Save Settings" button.

☒ Enroll All Available Accounts and Document Types Shown

Enroll Accounts

> ☐ Business Savings

> ☐ Business Checking



> ☐ ANYTIME 0003

Refresh

Save Settings

5. Statements will appear monthly in PDF format. **Your first eStatement will appear during the next statement cycle.**

6. After enrolling in eStatements, to view your statement click on View to open the PDF document.

| Business Checking   | | |
|---|---|----------------------|
| Date | Description | View Details |
| 09/30/2020 | AFT Transaction Notice September 2020 | View |
| 09/25/2020 | Checking / Savings Statement September 2020 | View |
| 09/11/2020 | Checking / Savings Statement September 2020 | View |
| 08/26/2020 | Checking / Savings Statement August 2020 | View |

Email Settings

Update the email address or security phrase related to eStatements.

Additional Recipients for eStatements

Additional recipients access assigned eStatement documents via a PDF login shell that arrives as an attachment on the document notification email. You create login credentials, assign documents, and edit additional recipients.

Adding Additional Recipients

1. On the *Additional Recipients* tab, select **Add Additional Recipients**.

2. Assign the recipient a **Username**, **Email Address**, and **Access PIN**.

Username: The additional recipient uses this name as the logon ID when accessing the login shell. The ID may not contain spaces or special characters.

Email Address: Document notification is delivered to this address.

Access PIN: Additional recipient password for the login shell.

3. Select **Save**.

| Username | Email Address | Access PIN | |
|--|--|---------------------------------------|---|
| <input type="text" value="Accountant/Bookkeeper"/> | <input type="text" value="john@accounting.com"/> | <input type="password" value="••••"/> | Save Cancel |

Add Additional Recipients

4. Select Assign Documents.

| Username | | Email Address | |
|-----------------------|---------------------|----------------------|---|
| Accountant/Bookkeeper | john@accounting.com | Edit | Assign Documents Delete |

Add Additional Recipients

5. Select the accounts or notices assigned to the additional recipient, and then click **Save Settings**.

Instructions: Below is a list of accounts and document types that are available for enrollment in electronic delivery. You may place a check next to any document you wish to enroll or place a check next to any account(s) in which you wish to enroll all documents. If you uncheck any document or account, you will be unenrolled in electronic delivery for those applicable documents and/or accounts. Please make sure to reference your specific account agreement for any fees associated with receipt of paper statements. No selections will be saved until you select the "Save Settings" button.

☐ Enroll All Available Accounts and Document Types Shown

Enroll Accounts

> ☐ Business Savings

> ☐ Business Checking

> ☐ ANYTIME 0003

> ☐ NOW NPER 0004

> ☐ COMM 0005

Go Back

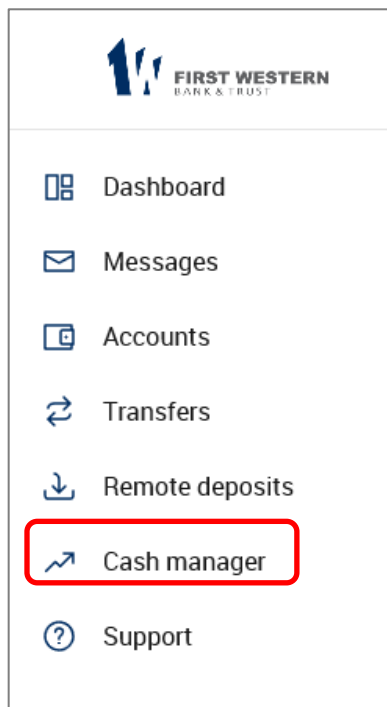
Refresh

Save Settings

6. Select **I Agree** to the eStatement Disclosure on behalf of your additional recipient. Your additional recipient now has access to your future electronic statements.

CASH MANAGER MENU

Use the **Cash Manager** menu to conduct Cash Management-specific activities including initiating ACH batches, completing wire transfers, completing ARP/Positive Pay upload, viewing ARP/Positive Pay and ACH exception items, Cash Management reporting, etc.



The Cash Manager tab contains all of the Cash Management functionality, including:

- **ACH Origination**
- **Wires**
- **ARP/POSPAY** – Positive Pay
- **Reporting**
- **File Status** (for uploaded files such as CSV or NACHA files)

SECURITY PROCEDURES: Token Registration

1. Every Cash Management user is required to have a security token, which is a 6 digit code for every time you login to the Cash Manager menu. FWB&T has 3 different types of tokens that you could use: a physical fob, a desktop version that stays on your computer, or a mobile app on your phone. You will need to register your Secure Token.

Register your Secure Token:

Have you received or installed your Secure Credential yet? If yes, please click Yes and follow the instructions to register your device. If no, click No to be prompted again during a future login.

Yes

No

2. Choose Yes, to begin Secure Token Registration.

Register your Secure Token:

Enter the required information to register your Secure Credential. If you have a plastic key fob, the serial number is on the white sticker on the back after the letters S/N. If you are using a virtual token, this ID begins with 4 letters. Please enter the serial number/credential ID exactly as it appears on the device.

Serial Number/Credential ID

Token/Credential Code

3. You will be asked to enter the Serial Number/Credential ID and the Token/Credential Code. Then click **Submit**.

Register your Secure Token:

Enter the required information to register your Secure Credential. If you have a plastic key fob, the serial number is on the white sticker on the back after the letters S/N. If you are using a virtual token, this ID begins with 4 letters. Please enter the serial number/credential ID exactly as it appears on the device.

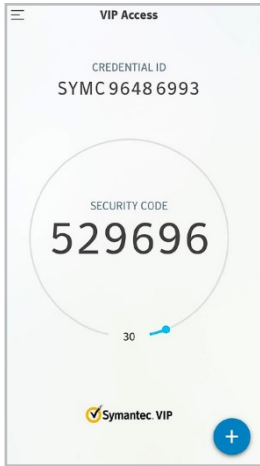
Serial Number/Credential ID

Token/Credential Code

If you received a physical token from First Western Bank & Trust Bank, the credential ID is located on the back of the token and is after the S/N, see print below.

Then press and release the button as indicated to generate a Security Code on the screen. The Security Code for the physical token is good for 60 seconds.





If you opted to use our Mobile Token, download the app from the Apple App Store or the Google Play Store, depending on your particular Device. For Mobile Tokens, the Credential ID shows at the top of the screen and the Security Code in the center. The Security Code for the mobile token is good for 30 seconds.

A message will display that you have successfully registered your Secure Token. Click on **Continue** to proceed.

Register your Secure Token:

Congratulations! You have successfully registered your Secure Credential. You will be required to enter the code each time you access this system.

Continue

Once you have enrolled your security token, by click **Cash Manager** tab you will be required to enter this token number.



Secure Token Validation:

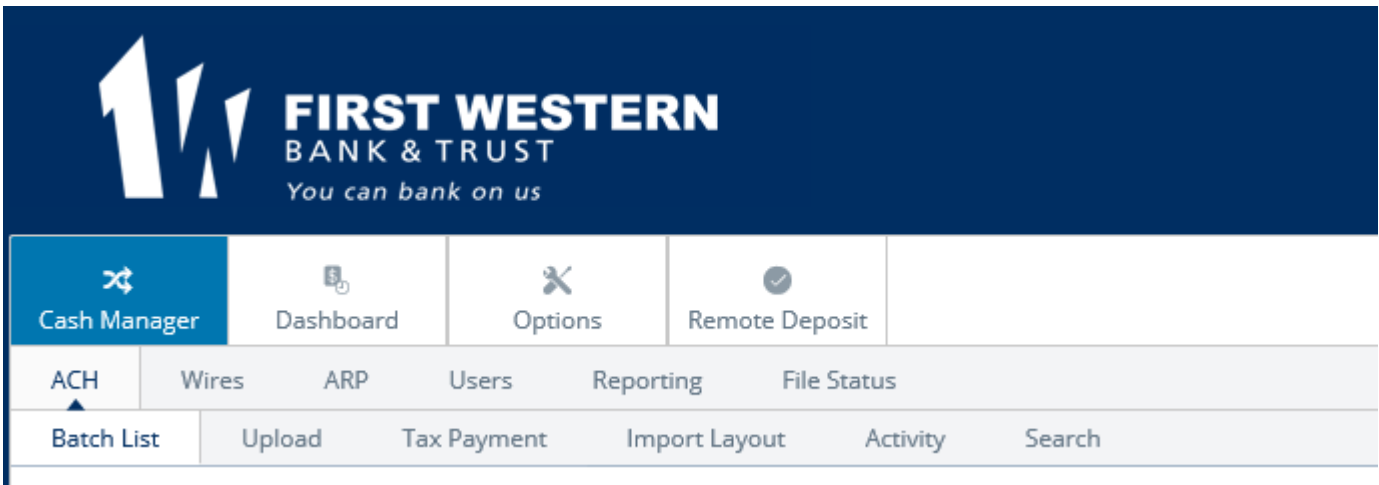
Enter the 6-digit security code from your Secure Credential.

Secure Token Token Code:

Submit

Log Out

NAVIGATION IN CASH MANAGER MENU



All available modules are displayed here. Modules enabled for you will depend on your user access. Options for each module are located within the tab for that module. Click the tab to access the available options for each online banking module.

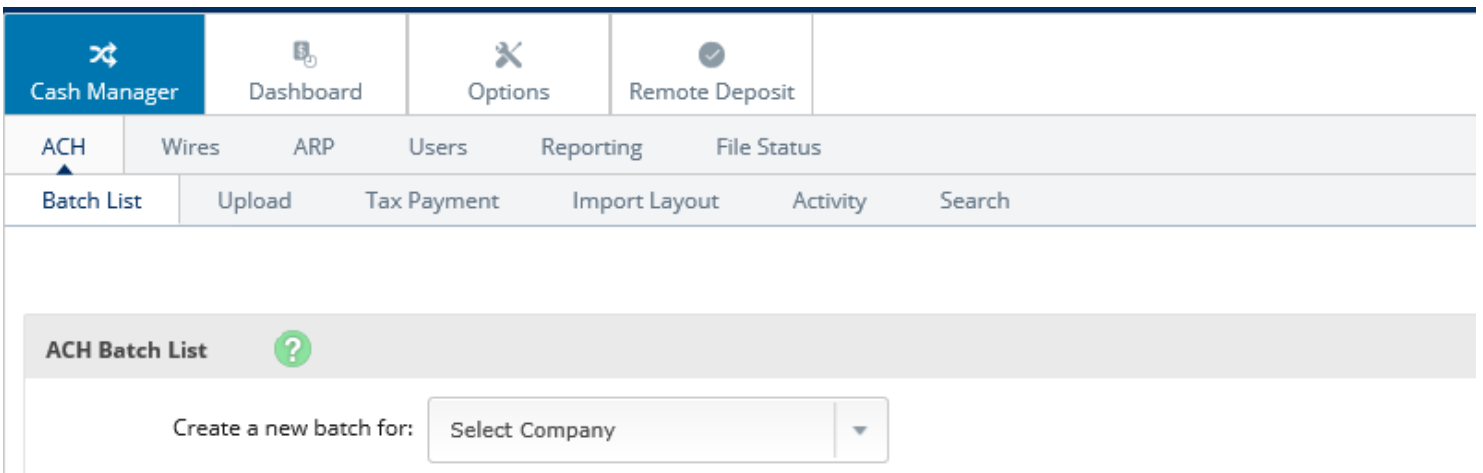
ACH

The ACH Origination module allows you to pay or collect money from individuals or companies. For example, you could send a payroll file or collect monthly dues from individuals using ACH. ACH capabilities depend on your agreement with the bank.

Create an ACH batch:

Procedures – Manually create an ACH batch

1. **Create New Batch.** From the main ACH menu under the Cash Management tab, select the company for which the batch is being created from the **Create a new batch** for drop-down menu.



2. Fill in the fields below

NOTE: the Red * (asterisks) are REQUIRED FIELDS below.

New Batch ?

Batch Name * PAYROLL

SEC Code * PPD - Prearranged Payments and Deposit ▼

Company FAKEBUSINESS

Company Id * 111111111

Discretionary Data

Entry Description * PAYROLL

Cancel

Submit

Batch Name: Enter batch header information. Enter the ACH batch name. This value distinguishes the batch for the Cash Management user's benefit when viewing batches on the ACH Batch List screen.

Company: Company for which batch is being created. Recipient will see company if name displayed. Prefills based on previous step.

Discretionary Data: Purpose of ACH batch for benefit of customer and financial institution.

SEC Code: Type of ACH batch (Standard Entry Class [SEC] code, see below).

NOTE: Choose the appropriate SEC code for your ACH batch

Company ID: Tax ID for company, this will prefill in this field.

Entry Description: Purpose of ACH batch that will display to recipient (shows on employee/customers statement).

The most commonly used SEC codes are CCD, CTX and PPD:

CCD - Corporate Credit or Debit Entry- The code that identifies an Entry initiated by an Organization to transfer funds to or from an account of that Organization. From a Business account to another business account.

CTX - Corporate Trade Exchange- The code that identifies an Entry initiated by an Organization to transfer funds to or from the account of that Organization. From a Business account to another business account.

PPD - Prearranged Payment and Deposit Entry- The code that identifies an Entry initiated by an Organization based on a standing or a Single Entry authorization from a Receiver to transfer funds to or from a Consumer Account of the Receiver. From a Business account to a personal account.

3. Complete transaction information below.

NOTE: the Red * (asterisks) are REQUIRED FIELDS below.

Add Record

Record Information:

Name *

ID Number

Amount *

0

00

Prenote

☐

Addenda Type

00-No Addenda Information

Addenda

Creates a separate \$0 record of this entry.

Receiving Financial Institution Information:

Routing *

Search for ABA #

Account Type

Checking

Account Number *

Transaction Type

☐ Debit ☒ Credit

Status

☒ Active ☐ Hold

Quick Add

Add Multiple

Import Record

Cancel

Submit

Click **Quick Add** to save this record and enter a new record. Click **Add Multiple** to key in several transactions or **Submit** to return to list of current transactions.

When adding a transaction individually the user may enter addenda information (if applicable) and search for an ABA number.

Name: Recipient of transaction (Ex. Employee or customer name)

ID Number: Identification of recipient (employee number, etc.).

Amount: Dollar amount of transaction.

Prenote: Select this check box to create a separate batch that contains a zero dollar, or test, transaction to verify the recipient's account information is correct. Prenote batch will contain all transactions in the batch marked as prenote. **A prenote is a test transaction used to ensure the provided account information is valid before setting up the actual ACH transaction. Prenotes must take place 3 banking days PRIOR to the actual entry.**

Addenda Type: If adding addenda to transaction, select correct type.

Addenda: Key in addenda information if needed. Enter the additional information to be transmitted with this record.

Routing: Key in receiving financial institution's routing number. Search option is available.

Account Number: Key in recipient's account number.

Account Type: Select type of receiving account.

Transaction Type: Select whether transaction is a credit or debit.

Status: Select Active to include transaction in batch or Hold to omit it from processing.

3. (*alternate option*) **Add Multiple Records** is a quick way to create transactions. It allows up to 15 records to be added at a time. Enter Credit/Debit Account, ABA, ID Number, Name, Amount and Checking or Savings designation.

Multi-Record Entry / Payroll File

☐ Prenote Creates a separate \$0 record for each entry

| | Name | ID # | Routing # | Account # | Chk Sav | Amount | DR CR |
|----|------|------|-----------|-----------|-----------------------------------|--------|-----------------------------------|
| 1 | | | | | <div><div></div><div></div></div> | | <div><div></div><div></div></div> |
| 2 | | | | | <div><div></div><div></div></div> | | <div><div></div><div></div></div> |
| 3 | | | | | <div><div></div><div></div></div> | | <div><div></div><div></div></div> |
| 4 | | | | | <div><div></div><div></div></div> | | <div><div></div><div></div></div> |
| 5 | | | | | <div><div></div><div></div></div> | | <div><div></div><div></div></div> |
| 6 | | | | | <div><div></div><div></div></div> | | <div><div></div><div></div></div> |
| 7 | | | | | <div><div></div><div></div></div> | | <div><div></div><div></div></div> |
| 8 | | | | | <div><div></div><div></div></div> | | <div><div></div><div></div></div> |
| 9 | | | | | <div><div></div><div></div></div> | | <div><div></div><div></div></div> |
| 10 | | | | | <div><div></div><div></div></div> | | <div><div></div><div></div></div> |
| 11 | | | | | <div><div></div><div></div></div> | | <div><div></div><div></div></div> |
| 12 | | | | | <div><div></div><div></div></div> | | <div><div></div><div></div></div> |
| 13 | | | | | <div><div></div><div></div></div> | | <div><div></div><div></div></div> |
| 14 | | | | | <div><div></div><div></div></div> | | <div><div></div><div></div></div> |
| 15 | | | | | <div><div></div><div></div></div> | | <div><div></div><div></div></div> |

Cancel

Quick Add

Submit

To add addenda information or use ABA lookup, first add the record here then use the Edit Transaction feature.

Upload an ACH batch:

Procedures – Uploading a NACHA file

- From the main ACH menu under the Cash Management tab. Select **Upload**.
- Click **Browse** to locate the file. Using files with .txt file extension is recommended.
- Select **Upload**

Cash Manager

Dashboard

Options

Remote Deposit

ACH

Wires

ARP

Users

Reporting

File Status

Batch List

Upload

Tax Payment

Import Layout

Activity

Search

Upload ACH File

Enter the name of the file you wish to upload (some browsers will provide a **Browse** button to help you find the file). Click the **Upload** button. If you are consistently having trouble uploading your ACH file, you may want to try another uploading method by clicking [here](#).

Browse...

Upload

NOTE: Maximum upload file size is 5 MB.

After uploading the file the uploaded file status appears. Once in an Uploaded status, the batch appears on the Batch List screen.

- Go to the **Batch List** screen.
- Optional:** from the **Select Option** drop-down menu, select Edit to customize the uploaded batch name.
- To Initiate the NACHA file see procedures **Initiate an ACH Batch**.

Upload an ACH batch:

Procedures – Uploading an EXCEL file

Unlike NACHA files (which have a standard format), the information in a EXCEL/CSV, fixed position, and tab-delimited file varies.

NOTE: Must establish the file import layout before uploading the excel/csv file. Before importing transactions, define where information is located in the file.

1. Go to **Cash Manager > ACH > Import Layout**.
2. Select the type of file being imported.
3. Complete the necessary fields to define where information is located in the file, and then select **Save**.

If you do not know the **Transaction Code**, then enter how the Account Type and Transaction Type are defined in the file.

CSV File Layout

Select Upload Format to Create/Edit: CSV File Layout

Name: 1 Account Number: 4
ID Number: 2 Amount: 5
Routing Number: 3 * Transaction Code:

*Note: If your file does not contain Transaction Codes, the following fields are required:

Account Type: 6 Checking Equals: C Savings Equals: S
Transaction Type: 7 Debit Equals: DR Credit Equals: CR

Save Reset Cancel

4. After completing **Import Layout** of the excel/csv file. Go to **Cash Manager > ACH**.
5. Select the desired company for **Create a New Batch For**.
6. Complete the fields, and then select **Import Record**.

Add Record ?

Record Information:

Name * Addenda Type 00-No Addenda Information
ID Number Addenda
Amount * Prenote ☐
Creates a separate \$0 record of this entry.

Receiving Financial Institution Information:

Routing * 091310440 Search for ABA # Account Type Checking *
Account Number * Transaction Type ☐ Debit ☒ Credit
Status ☐ Active ☒ Hold

Quick Add Add Multiple Import Record Cancel Submit

7. Select the **Import File Type**. Options are: NACHA file, CSV File, Fixed Position File or Tab-Delimited File
8. Browse to the file.
9. Select **Import**.

Import File - payroll2 ?

Select the type of file you want to import to identify the field and position placement of your file. Once this layout is established, this format will be the default for imported files of this type.

Enter the name of the file you wish to import (some browsers will provide a Browse button to help you find the file). Click the Import button. If you are consistently having trouble importing your ACH import file, you may want to try another importing method by clicking [here](#).

Import File Type:

Select Format

Browse...

Import

10. After clicking on **Import** the file's status changes from Queued to **Uploaded**. Click on **Refresh List**.
11. Go back to **Batch List** to see the uploaded file here.
12. To Initiate the Uploaded file see procedures **Initiate an ACH Batch**.

| | | | |
|--------------|-------------|--------------|----------------|
| Cash Manager | Dashboard | Options | Remote Deposit |
| ACH | Wires | ARP | Users |
| Reporting | File Status | | |
| Batch List | Upload | Tax Payments | Import Layout |
| Activity | Search | | |

First Western Bank & Trust

ACH Batch List ? Total Batches 5 View 10 | 20 | 50 | 100

Create a new batch for: Select Company

| Status | Batch Name | Type | Company | Process Date | Debit | Credit | Recurring | Scheduled Date | |
|-----------------------------------|------------|------|--------------|--------------|--------------|----------|-----------|----------------|------------------|
| <input type="checkbox"/> Ready | payment | PPD | FAKEBUSINESS | | \$1.01 | \$1.01 | None | | Select option... |
| <input type="checkbox"/> Uploaded | payroll2 | PPD | FAKEBUSINESS | | \$0.00 | \$51.01 | None | | Select option... |
| <input type="checkbox"/> Ready | PAYROLL | PPD | FAKEBUSINESS | | \$0.00 | \$100.00 | None | | Select option... |
| <input type="checkbox"/> Ready | TEST FILE | PPD | FAKEBUSINESS | | \$0.00 | \$0.01 | None | | Select option... |
| <input type="checkbox"/> Ready | TEST123 | PPD | FAKEBUSINESS | | \$1.01 | \$1.01 | None | | Select option... |
| | | | | | Total \$2.02 | \$153.04 | | | |

Select All

Delete Selected

Initiate Selected

Initiate an ACH batch: Option 1

Procedures – Initiate a single file ACH batch

1. Select **Initiate** from the drop-down menu on the batch listing page. Initiate is only available if the batch has debits only or credits only.

| | | | |
|--------------|-------------|--------------|----------------|
| Cash Manager | Dashboard | Options | Remote Deposit |
| ACH | Wires | ARP | Users |
| Reporting | File Status | | |
| Batch List | Upload | Tax Payments | Import Layout |
| Activity | Search | | |

First Western Bank & Trust

ACH Batch List ? Total Batches 5 View 10 | 20 | 50 | 100

Create a new batch for: Select Company

| Status | Batch Name | Type | Company | Process Date | Debit | Credit | Recurring | Scheduled Date | |
|-----------------------------------|------------|------|--------------|--------------|--------------|----------|-----------|----------------|------------------|
| <input type="checkbox"/> Ready | payment | PPD | FAKEBUSINESS | | \$1.01 | \$1.01 | None | | Select option... |
| <input type="checkbox"/> Uploaded | payroll2 | PPD | FAKEBUSINESS | | \$0.00 | \$51.01 | None | | Select option... |
| <input type="checkbox"/> Ready | PAYROLL | PPD | FAKEBUSINESS | | \$0.00 | \$100.00 | None | | Select option... |
| <input type="checkbox"/> Ready | TEST FILE | PPD | FAKEBUSINESS | | \$0.00 | \$0.01 | None | | Select option... |
| <input type="checkbox"/> Ready | TEST123 | PPD | FAKEBUSINESS | | \$1.01 | \$1.01 | None | | Select option... |
| | | | | | Total \$2.02 | \$153.04 | | | |

Select All

Delete Selected

Initiate Selected

2. Select the effective date from the drop-down menu (only dates available for selection display). Select the offset account number.

NOTE: Initiated files can only be done 10 calendar days from today's date.

Initiate Category

Category Name: Payroll Test 2
Company
Discretionary Data

Category: PPD
Company Id: 1111111111
Entry Description: PAYROLL

| Name | ID Number | Account | Routing | Amount | CR/DR | Field |
|---------------|-----------|----------|-----------|---------------------|----------------------|-------|
| John Q Public | | 10782704 | 275971854 | \$0.50 | CR | |
| | | | | Total Debits \$0.00 | Total Credits \$0.50 | |

Select Effective Date

Select Date

Select Offset Account

DENO CHECKING

Reset amounts to \$0.00 after processing batch

Cancel

Initiate

Initiate an ACH batch: Option 2
Procedures – Quick Initiate

1. Allows multiple batches to be initiated at the same time. Click the box for each batch to be initiated on the batch listing page. Click **Initiate Selected**.

ACH Batch List

Total Batches: 5

View 10 | 20 | 50 | 100

Create a new batch for: Select Company

| Status | Batch Name | Type | Company | Process Date | Debit | Credit | Returning | Scheduled Date | |
|-------------------------------------|-----------------|------|--------------|--------------|--------------|----------|-----------|----------------|------------------|
| <input type="checkbox"/> | Ready payment | PPD | FAKEBUSINESS | | \$1.01 | \$1.01 | None | | Select option... |
| <input type="checkbox"/> | Ready payroll2 | PPD | FAKEBUSINESS | | \$0.00 | \$1.01 | None | | Select option... |
| <input checked="" type="checkbox"/> | Ready PAYROLL | PPD | FAKEBUSINESS | | \$0.00 | \$100.00 | None | | Select option... |
| <input checked="" type="checkbox"/> | Ready TEST FILE | PPD | FAKEBUSINESS | | \$0.00 | \$0.01 | None | | Select option... |
| <input checked="" type="checkbox"/> | Ready TEST123 | PPD | FAKEBUSINESS | | \$1.01 | \$1.01 | None | | Select option... |
| | | | | | Total \$2.02 | \$109.04 | | | |

Select All

Delete Selected

Initiate Selected

2. Select effective date and offset account for each batch. Click Initiate.
NOTE: Can only Initiate ACH files 10 calendar days in advance.

ACH

Batch List

Upload

Tax Payment

Import Layout

Activity

Search

First Western Bank & Trust

Quick Initiate

Apply Effective Date to all Batch records?

Select Date

| Batch | Type | CompanyName | Reset Records * | Debit | Credit | Effective Date | Offset Account |
|-----------|------|--------------|--------------------------|--------|--------|----------------|-------------------|
| TEST FILE | PPD | FAKEBUSINESS | <input type="checkbox"/> | \$0.00 | \$0.01 | Select Date | Business Checking |
| TEST FILE | PPD | FAKEBUSINESS | <input type="checkbox"/> | \$0.00 | \$0.01 | Select Date | Business Checking |

* Reset amounts to \$0.00 after processing batch

Initiate

Cancel

PRENOTE TRANSACTIONS

A prenote transaction allows you to send a zero dollar test transaction to verify that the recipients account information is correct before sending the actual credit or debit transaction. With NACHA, prenote transactions have specific transaction code requirements. Therefore, you cannot send a normal zero dollar transaction.

In Cash Manager, a prenote is created by adding the transaction to the batch that will ultimately include the transaction. That transaction is then flagged for prenote and in turn, Cash Manager will create a separate batch containing the actual prenote transaction.

Note: A prenote must be sent 3 business days prior to the actual customer entry.

Procedures – Creating Prenote Transactions

1. Select **Edit** from the drop down menu for the batch that will ultimately contain the transaction.

| Status | Batch Name | Type | Company | Process Date | Debit | Credit | Recurring | Scheduled Date |
|--------|------------|------|--------------|--------------|--------|----------|-----------|----------------|
| Ready | payment | PPD | FAKEBUSINESS | | \$1.01 | \$1.01 | None | |
| Ready | payroll2 | PPD | FAKEBUSINESS | | \$0.00 | \$1.01 | None | |
| Ready | PAYROLL | PPD | FAKEBUSINESS | | \$0.00 | \$100.00 | None | |
| Ready | TEST FILE | PPD | FAKEBUSINESS | | \$0.00 | \$0.01 | None | |
| Ready | TEST123 | PPD | FAKEBUSINESS | | \$1.01 | \$1.01 | None | |
| Total | | | | | \$2.02 | \$109.04 | | |

2. Select **Add Record**.

| Name | ID Number | Account | Routing | Amount | CR/DR | Hold |
|-----------|-----------|---------|-----------|--------|-------|------|
| Joe Smith | 111222 | 111222 | 091210440 | \$1.01 | CR | |

3. Complete the transaction information. Note: Cash Manager does not allow zero dollar transactions. An amount must be entered. If the amount of the transaction is not known you can enter \$0.01 or \$1.00

4. Select **Prenote**.

Record Information:

Name * JANE SMITH Addenda Type 00-No Addenda Information

ID Number Addenda

Amount * 0.01

☒ Prenote Creates a separate \$0 record of this entry.

Receiving Financial Institution Information:

Routing * 123456789 Search for ABA # Account Type Checking

Account Number * 987654321 Transaction Type ☐ Debit ☒ Credit

Status ☒ Active ☐ Hold

Quick Add Add Multiple Import Record Cancel Submit

Step 5: Select **Hold** for the Status field. By selecting Hold, this transaction will not be included in the batch if it is initiated.

Account Type Checking

Transaction Type ☐ Debit ☒ Credit

Status ☐ Active ☒ Hold

Step 6: Select **Submit**. The transaction is added to the batch but not included in the totals.

| CR/DR | Held | | |
|--|------|------|--------|
| CR | | Edit | Delete |
| CR | Y | Edit | Delete |
| Total Debits \$0.00 Total Credits \$1.00 Offset Account DEMO CHECKING | | | |
| <input type="button" value="Cancel"/> <input checked="" type="button" value="Submit"/> <input type="button" value="Add Record"/> | | | |

Step 7: Return to the Batch List screen. On the batch list, a new batch will display that begins with PNT. This is the prenote batch that was created by Cash Manager.

Step 8: To Initiate the Prenote file see procedures **Initiate an ACH Batch** above.

After Initiating a Prenote File:

Step 1: Select **Quick Edit** from the drop down menu.

ACH Batch List ? Total Batches 4 View 10 | 20 | 50 | 100

Create a new batch for: Select Company

| Status | Batch Name | Type | Company | Process Date | Debit | Credit | |
|--------|------------------|------|---------|--------------|------------|-------------|------------------|
| Ready | PNT-Payroll_2016 | PPD | JHA Air | | \$0.00 | \$0.00 | Select option... |
| Ready | Payroll_2016 | PPD | JHA Air | 03/01/2016 | \$0.00 | \$4,500.00 | Select option... |
| Ready | January Payroll | PPD | JHA Air | 09/16/2014 | \$1,650.00 | \$1,650.00 | Select option... |
| Ready | HrlyPyr12016 | PPD | JHA Air | | \$0.00 | \$5,400.00 | Select option... |
| Total | | | | | \$1,650.00 | \$11,550.00 | |

Step 2: Change the dollar amount and uncheck the held option.

Step 3: Modify the dollar amount of the offset transaction if a balanced batch is required.

Step 4: Select **Save**

Quick Edit ? Total Transactions 1 View 10 | 20 | 50 | 100 | All | Search

Category Name 0000005 Category WEB

Company Company Id 1111111111

Discretionary Data Entry Description PED3/31/18

| Name | ID Number | Amount | Account | Routing | DR CR | Held | Prenote |
|---------------------|-----------|--------|----------|-----------|--------------------------|-------------------------------------|--------------------------|
| John Blackhawk | 010001105 | 15.03 | 10782704 | 275971854 | | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| Total Debits \$0.00 | | | | | Total Credits \$1,487.79 | | |

BATCH LIST / ACH STATUSES

Batches already created/uploaded in Cash Manager. Batches will remain on the system to be used as templates

- Ready:** Batch can be edited.
- Uploaded:** Batch has been uploaded or transactions imported.
- Initiated:** Batch has been sent to the bank.
- Processed:** The bank has processed the batch.

ACH MENU OPTIONS

| ACH | Wires | ARP | Users | Reporting | File Status |
|------------|--------|-------------|---------------|-----------|-------------|
| Batch List | Upload | Tax Payment | Import Layout | Activity | Search |

Free Western Bank & Trust

ACH Batch List

Total Batches 9 View 20 | 20 | 100





Create a new batch for: Select Company


| Status | Batch Name | Type | Company | Process Date | Debit | Credit | Recurring | Scheduled Date | |
|-----------------------------------|------------|------|--------------|--------------|--------|----------|-----------|----------------|------------------|
| <input type="checkbox"/> Ready | payment | PPO | FAKEBUSINESS | | \$1.01 | \$1.01 | None | | Select option... |
| <input type="checkbox"/> Uploaded | payroll2 | PPO | FAKEBUSINESS | | \$0.00 | \$51.01 | None | | View |
| <input type="checkbox"/> Ready | PAYROLL | PPO | FAKEBUSINESS | | \$0.00 | \$100.00 | None | | Download |
| <input type="checkbox"/> Ready | TEST FILE | PPO | FAKEBUSINESS | | \$0.00 | \$0.01 | None | | Edit |
| <input type="checkbox"/> Ready | TEST123 | PPO | FAKEBUSINESS | | \$1.01 | \$1.01 | None | | Quick Edit |
| | | | | | | | | | Copy |
| | | | | | | | | | Import |
| | | | | | | | | | Update |
| | | | | | | | | | Delete |
| | | | | | | | | | Initiate |

- View:** List of transactions within batch.
- Download:** Export batch to PDF or NACHA file format.
- Edit:** Change or add transactions to the batch.
- Quick Edit:** Change transaction dollar amounts, place hold on specific transactions.
This option is commonly used when editing a payroll batch, where only the amount of the transaction changes.
- Copy:** Creates an exact duplicate of the selected batch.
- Import:** Locate and select the existing batch from the ACH Batch List that you want to import transactions to.
- Update:** Upload new dollar amount using ID Number as matching field; will not create new transactions.
- Delete:** Remove batch from the system. Deleted batches cannot be recovered. If the batch is in initiated status, batch also deletes from the bank.
- Initiate:** Send batch information to the bank for processing. Initiate only displays as an option if the batch is in balance.

ACTIVITY

Displays ACH batches that have been initiated and processed. Clicking View displays the transactions within the batch.

| | | | | | | |
|---|--|--|---|-----------|-------------|--|
|  Cash Manager |  Dashboard |  Options |  Remote Deposit | | | |
| ACH | Wires | ARP | Users | Reporting | File Status | |
| Batch List | Upload | Tax Payment | Import Layout | Activity | Search | |

ACH History 

| Initiated | Effective | Batch | Type | Company | Debits | Credits | Offset Account |
|-----------|-----------|-------|------|---------|--------|---------|----------------|
| | | | | | | | |

SEARCH

Search and display any transactions within all batches that match the search criteria.

Search Records ?

Name

ID Number

Batch

Amount

Prenote

Held

Search

Search and display any transactions within all batches that match the search criteria.

TAX PAYMENTS

Send federal and/or state taxes via ACH. Company must already be registered with the EFTPS to use this option.

Procedures – Federal Taxes

Cash ManagerDashboardOptionsRemote Deposit

ACHWiresARPUUsersReportingFile Status

Batch ListUploadTax PaymentImport LayoutActivitySearch

Add Tax Payment ?

Pay To

Category

Routing Number

Company Name

Tax Period

Tax Code

Taxpayer ID

Amount

Pay From Account

Tax Information ID 1

Tax Information ID 2

Tax Information ID 3

Federal

Tax FD

Lookup

Select Company

mm/yy

Select Account

Amount

Amount

Amount

Quick Add

Submit

Cancel

Pay To: Select Federal.

Category: Name to distinguish batch for customer's benefit.

Routing Number: Click **Lookup** to select financial institution that will receive payment.

Company Name: ACH Company for which the tax payment should be applied.

Tax Period: Month and year of payment.

Tax Code: Type of tax payment.

Taxpayer ID: Company's EIN number.

Amount: Dollar amount of transaction.

Pay from Account: Select the account to debit for the offset transaction.

- If the ACH company is set up to initiate balanced batches only, select from the accounts you have access to in Cash Manager.

- If the ACH company is set up to initiate batches by selecting an offset account, select from available offset accounts.

Tax Information ID 1: Amount designated for Social Security.
This is an optional field.

Tax Information ID 2: Amount designated for MediCare.
This is an optional field.

Tax Information ID 3: Amount designated for Withholding.
This is an optional field.

Procedures—State Taxes

The screenshot shows the 'Add Tax Payment' form within the 'Cash Manager' application. The top navigation bar includes 'Cash Manager', 'Dashboard', 'Options', and 'Remote Deposit'. Below this, a sub-navigation bar shows 'ACH' (selected), 'Wires', 'ARP', 'Users', 'Reporting', and 'File Status'. The 'ACH' section has a dropdown menu with 'Batch List', 'Upload', 'Tax Payment' (selected), 'Import Layout', 'Activity', and 'Search'. The main form area is titled 'Add Tax Payment' with a green question mark icon. The form fields are as follows:

- Pay To:** A dropdown menu currently showing 'North Dakota'.
- Category:** A text input field containing 'Tax ND'.
- Routing Number:** A text input field with a 'Lookup' button to its right.
- Company Name:** A dropdown menu showing 'Select Company'.
- Tax Period:** A text input field with a calendar icon and the placeholder 'mm/dd/yyyy'.
- Tax Code:** A text input field with a 'Lookup' button to its right.
- Taxpayer ID:** A text input field.
- Amount Type Code:** A text input field with a 'Lookup' button to its right.
- Amount:** A text input field containing '\$0.00'.
- Pay From Account:** A dropdown menu showing 'Select Account'.

At the bottom of the form are three buttons: 'Quick Add' (green), 'Submit' (green), and 'Cancel' (grey).

Pay To: Select the state to receive the payment.

Category: Name to distinguish batch for customer's benefit.

Routing Number: Click **Lookup** to select financial institution that will receive payment.

Company Name: ACH Company for which the tax payment should be applied.

Tax Period: Month and year of payment.

Tax Code: Click **Lookup** to select the type of tax payment.

Taxpayer ID: Company's EIN number.

Amount Type Code: Click **Lookup** to select the type of amount.

Amount: Dollar amount of transaction.

Pay from Account: Select the account to debit for the offset transaction.

- If the ACH company is set up to initiate balanced batches only, select from the accounts you have access to in Cash Manager.
- If the ACH company is set up to initiate batches by selecting an offset account, select from available offset accounts.

WIRES

The wires module allows you to send money to an individual or company. Your ability to use wires on Cash Manager depends on your agreement with First Western Bank & Trust. After entering and creating a wire, you transmit/initiate the wire to your First Western Bank & Trust, which then sends out the wire. Wires can be sent out as single or repetitive wires.

- Single wires are only transmitted once. These wires can be transmitted on the current date or a future date.
- Recurring and/or repetitive wires are based on wire instructions that are used multiple times.

A repetitive wire can be sent on the current date, a future date, or be set to transmit automatically at a specified frequency.

NOTE

During the initial transmit process, flag a recurring wire to retain the template. Retaining the template allows the template to be transmitted outside of the recurring schedule if needed.

WIRES - CREATING A WIRE

Procedures – Add a Wire Transfer (Domestic)

1. Select the **Edit/Add** tab.

The screenshot shows the First Western Bank & Trust Cash Manager interface. The 'Edit/Add' tab is selected and circled in blue. The 'Transmit List' section is visible, showing a table with columns: Wire Name, Sequence, Status, Amount, Fee, Account Number, and Recording ID. The table is currently empty, and a message at the bottom states: 'The selected wire activity returned no records.'

2. Select the desired account from the **Create a New Wire From** drop-down list and it will bring you to enter the wire information.

The screenshot shows the First Western Bank & Trust Cash Manager interface. The 'Edit/Add Wires List' section is visible. The 'View wires for:' dropdown is set to 'Business Checking'. The 'Create a new wire from:' dropdown is open, showing 'Business Checking' as the selected option. The 'Single/Repetitive Wires' section is visible, with tabs for 'Single/Repetitive Wires' and 'Recurring/Future-Dated Wires'. The table below has columns: Wire Name, Sequence, Status, Amount, Fee Code, Account Number, and Recording ID. The table is currently empty, and a message at the bottom states: 'The selected wire activity returned no records.'

3. Fill in the fields for the new wire.
4. Click on **Submit**.



General Wire Information

Wire Name

Credit Account Information

Credit Account Number

Credit Account Name

Credit Account Address

Receiving Bank Information

Receiving Bank ABA Number

Search for ABA Number

Receiving Bank Name

Receiving Bank Address

Wire Information

Remarks

Save as Repetitive Wire? ☐

Amount \$0.00

Cancel

Submit

Wire Name: Enter a descriptive name for the wire.

Credit Account Number: The account that will receive the wired funds.

Credit Account Name: The name on the account receiving the wired funds.

Credit Account Address: The address of the beneficiary as it appears on their account.

Receiving Bank ABA Number: Enter the ABA number of the Financial Institution where the Credit Account is held. Use the Search for ABA Number feature to search for the Credit Financial Institution.

Selecting an ABA from the Search for ABA Number option will populate all remaining Receiving Bank Information fields.

Receiving Bank Name: name of receiving bank.

Receiving Bank Address: address of receiving bank.

Wire Information/Remarks: Enter any information regarding the wire transfer. Comments can include processing instructions, invoice numbers, or any other text/ numeric data.

Repetitive Wire/Code: If the wire transfer should be saved as a template, click the checkbox for Repetitive Wire. Repetitive wires can be initiated multiple times throughout the day, based on user limits and funds availability. Wires that are not designated as Repetitive will automatically be removed from the system once transmitted and processed.

Amount: dollar amount of the wire transfer.

TRANSMITTING A WIRE

Procedures – Transmitting a Single Wire Transfer or Repetitive Wire Transfer

1. Select the **Transmit Wires** tab. Locate the desired wire and select the Transmit link.

| Sequence | Status | Amount | Rep | Account Number | Receiving FI |
|----------|---------|--------|-----|----------------|--------------------------|
| 1 | Pending | \$1.00 | No | 10782704 | Transmit |

2. Select the date for the wire to process from the Effective Date field.

3. Review the wire information

General Wire Information

Wire Name: SampleWire
Debit Account: CK 0000 (Non-Repetitive)

Credit Account Information

Account #/Type: 0000 / Demand
Name: John Doe
Address: 663 W. Highway 60,
Monett, MO 65708-8251

Receiving Bank Information

ABA Number: 9912-3456-7
Name: JHA Test Bank and Trust
Address:

Wire Information

Repetitive Code: 1 2 3 4 5 6 7
Amount: \$ 8 9 10 11 12 13 14
Remarks: 15 16 17 18 19 20 21
22 23 24 25 26 27 28
29 30 31

Date Information

Effective Date: 05/20/2016

Wire Password: ****

[Transmit](#) [Cancel](#)

4. Enter **Wire PIN/Password** and select **Transmit**.

Receiver FI Info1
Receiver FI Info2
Receiver FI Info3
Receiver FI Info4
Receiver FI Info5
Receiver FI Info6

Wire Password:

[Cancel](#) [Transmit](#)

Step 5: You will then receive a message that your wire was successfully transmitted.

Information Message:

Successfully transmitted wire transfer sequence: 1
confirmation: 608180015.

Procedures – Transmitting a Dual Control Wire

NOTE

Dual control wires require two cash users. The second cash user cannot approve future dated or recurring wires until the day the wire is scheduled to process.

First Cash Manager User:

- 1. Select Transmit Wires for single wires or Transmit Templates for repetitive wires.
- 2. Select the desired account from the View Wires For drop-down list.
- 3. Locate and select the desired wire, and then select Transmit.
- 4. Enter the Wire Password, and then select Approve.

A message appears indicating the wire requires dual control. The wire appears in the Approval status until the second cash user transmits the wire.

Dual Control Message for Initial/First Cash User:

Remarks:

Date Information

Effective Date: 05/20/2016

This wire requires two-person authorization before it can be transmitted.
Enter your Wire Password and select Approve to begin this process.

Wire Password

Approve

Cancel

Second Cash User:

- 5. Select **Transmit Wires**.
- 6. Locate and select the wire in Approval status, and then select **Transmit**.

NOTE

Future-dated and recurring wires do not appear in the Approval status and cannot be approved until the date they are scheduled to process.

- 7. Enter the **Wire Password**, and then select **Transmit**.

Approval Status for Second Cash User:

Transmit Wires List

View Wires for: CK 073

| Wire Name | Sequence | Status | Amount | Rep | Account Number | Receiving FI | |
|------------|----------|----------|----------|-----|----------------|--------------|--------------------------|
| SampleWire | 880 | Approval | \$500.00 | No | 123456 | BANK | Transmit |

1

Wire History

Use the **Wire History** option to view processed single, repetitive, and recurring Cash Manager wires.

| Wire History for Transmitted Date Range 04/06/2014 to 05/20/2016 | | | | | | | | | |
|---|--------------|------------|----------|-----------|------------|---------------------------|-------------------|---------------|-------|
| View Range: 7 Days 15 Days 30 Days Search | | | | | | | | | |
| View Wire Activity for: CK 073 | | | | | | | | | |
| Wire Name: | Transmitted: | Effective: | Amount: | Rep Code: | Recurring: | Receiving Account Number: | Beneficiary Name: | Receiving FI: | OMAD: |
| Smith | 09/16/2014 | 09/16/2014 | \$100.00 | 0001 | None | 123456 | Mary Smith | | |
| Smith | 09/16/2014 | 09/16/2014 | \$100.00 | 0001 | None | 123456 | Mary Smith | | |
| Edwardsville | 09/16/2014 | 09/16/2014 | \$100.00 | 0003 | None | 112233 | Mary Smith | | |

Wire Statuses

- **Ready:** Repetitive wire that has a zero dollar amount.
- **Pending:** Wire can be edited, deleted or initiated.
- **Initiated:** Wire sent to the bank.
- **Processed:** The bank has taken the option to process wire.

ARP/POSITIVE PAY

Positive Pay is a fraud prevention tool that allows you to monitor items posting to your accounts. If an issued item does not match the record, then you can choose to pay or to return the item. A commercial customer uploads or manually inputs a file to First Western Bank & Trust's online banking that lists all issued check items for that account. The file must include the check number and check amount. As items are presented for payment, the system compares each posted item to the customer's issued item list. If any posted item does not match the recorded items, then the commercial customer decides either to pay the item or to return the item. During the day, incoming transactions are monitored for Positive Pay violations. All Positive Pay violations are added to an exception file

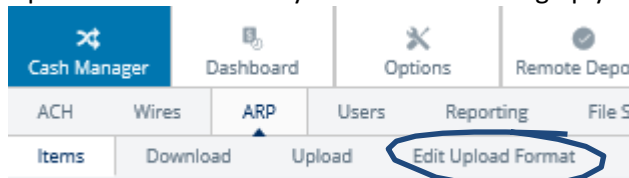
Use ARP/Positive Pay to:

- Review exception items.
- Download reconciliation files.
- Edit the file upload format.
- Upload ARP files.
- View and modify ACH exceptions and filters.

Editing File Upload Format

Before uploading a delimited or fixed position file to NetTeller, you must establish an upload format. Upload formats tell the system where certain information is contained within the file's fields. There are two ways to create a delimited file. You can separate the fields with a comma (,), dash(-), semicolon (;), or tab indent. You can also create delimited files in Microsoft® Excel® by saving the file with a .CSV extension.

1. After you click on ARP, you will see Items: Download, Upload, Edit Upload Format, & . You will want to choose Edit Upload Format if this is your first time setting up your file for upload.



2. Once on Edit Upload Format, choose the type of file you will be uploading daily with your ARP or Positive Pay items. Options are: Delimited or Fixed Position

Cash Manager

Dashboard

Options

Remote Deposit

ACH

Wires

ARP

Users

Reporting

File Status

Items

Download

Upload

Edit Upload Format

ARP Ach Exceptions List

ACH Filters

Edit ARP Upload Format ?

Select Upload Format to Edit:

Select Option...

Delimited

Fixed Position

3. Locate the items that appear in your file and select the columns in which they are found. For instance, if your account is in the first column of your upload document, choose 1.

Cash Manager

Dashboard

Options

Remote Deposit

ACH

Wires

ARP

Users

Reporting

File Status

Items

Download

Upload

Edit Upload Format

ARP Ach Exceptions List

ACH Filters

Edit ARP Upload Format ?

Edit Fixed Position File Upload Format:

Format Name

test

Begin

End

Account Number

7

16

Account Type

0

0

Chk

Sav

Christmas Club

GL

Debit / Credit

0

0

Debit Indicator

Credit Indicator

Item Number

21

30

Item Amount

31

40

Issue Date

41

46

Date Format

mmdyy

Void Date

0

0

Date Format

Payee

47

142

Payee Address 1

0

0

Payee Address 2

0

0

Payee Address 3

0

0

Payee Address 4

0

0

Void Indicator

0

0

Yes Indicator

Stop Indicator

0

0

Yes Indicator

Amount Format

Default (No Format Validation)

Cancel

Delete

Reset

Save

4. Once you have selected all of the items and chosen where they are located in the file, choose Save at the bottom of the screen.

Sample File. Account number shows in column 1 in this file. Type of account in column 2 and so on.

| | A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W |
|---|----------|---|---|-------|-------|----------|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | 10782704 | D | C | 12345 | 80318 | \$25.00 | | | | | | | | | | | | | | | | | |
| 2 | 10782704 | D | C | 12345 | 80318 | \$15.30 | | | | | | | | | | | | | | | | | |
| 3 | 10782704 | D | C | 12345 | 80318 | \$168.30 | | | | | | | | | | | | | | | | | |
| 4 | | | | | | | | | | | | | | | | | | | | | | | |

5. Once you have mapped your file on the Edit Upload Format Tab and chosen Save, you are ready to upload your first file. Choose the account the file is for and the type, then choose Browse and locate the file on your PC where you have it saved. Click **Upload**.

Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type.

Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your file, try the 'Open Input' method.

Upload File For: Business Checking

Upload File Type: Saved Upload Format

Saved Format: CSV File

Browse...

NOTE: Maximum upload file size is 4052 MB.

Upload

6. After the file uploads, the status changes to View Details. Select **View Details**.

| ACH Wires POSPAY Users Reporting File Status | | | | | |
|--|--------|--------|-----------------|---------------------|------------------------------|
| File Upload Status | | | | | |
| View 5 10 20 50 100 All | | | | | |
| File Name | Format | Type | Related Account | Upload Date | Status |
| Sample Positive Pay File.csv | Comma | PosPay | DEMO CHECKING | 8/7/2018 3:22:10 PM | View Details |
| | | | | | Refresh List |

7. You will then be shown your upload results. Choose **Approve** if everything looks correct.

| Upload Results | | | | |
|-------------------------------|---------------|--------------|--------|--|
| View 10 20 50 100 All | | | | |
| Status: | Check Number: | Date Issued: | Payee: | Amount: |
| Successful | 0000000012 | 00/00/0000 | | \$25.00 |
| Successful | 0000000013 | 00/00/0000 | | \$15.30 |
| Successful | 0000000014 | 00/00/0000 | | \$168.30 |
| | | | | Total: 3 check(s) \$208.60 |
| | | | | Approve Cancel |

8. You will receive a message that your file has been uploaded successfully.

Information Message:

POSPAY file was uploaded successfully.

Upload POSPAY Files

Entering an ARP File Manually

1. Open the **Upload** option.
2. Select **Manual Entry** from the **Upload File Type** field.

Select the type of file you want to upload to identify the field and position placement for your file. Once this layout is established, this format will be the default layout for uploaded files of this type.

Enter the name of the file you wish to upload (some browsers will provide a Browse button to help you find the file). Click the Upload button. If you are consistently having trouble uploading your file, try the 'Open Input' method.

Upload File For: CK 500

Upload File Type: Saved Upload Format

Saved Format: Saved Upload Format
Manual Entry
Open Input

[Choose File](#) No file chosen

NOTE: Maximum upload file size is 4052 MB.

[Upload](#)

A table replaces every field except Upload File For.

3. Select the desired account from the **Upload File For** field.

4. Enter the item information into the table. Enter up to 11 items per page.

Upload File For: CK 500

| | Check Number: | Date Issued: | Check Amount: | Type: | Payee: |
|----|---------------|--------------|---------------|-------|---------|
| 1 | 1233 | 05/23/2016 | 100 00 | Debit | Allen B |
| 2 | | | | Debit | |
| 3 | | | | Debit | |
| 4 | | | | Debit | |
| 5 | | | | Debit | |
| 6 | | | | Debit | |
| 7 | | | | Debit | |
| 8 | | | | Debit | |
| 9 | | | | Debit | |
| 10 | | | | Debit | |
| 11 | | | | Debit | |

1 2 3 4 5 6 7 8

Upload Reset Cancel

5. Select **Upload**.

After the file uploads, the status changes to **View Details**.

6. Select **View Details**.

| File Upload Status ? | | | | | | View 5 10 20 50 100 All |
|----------------------|--------|------|-----------------|-----------------------|------------------------------|-----------------------------------|
| File Name | Format | Type | Related Account | Upload Date | Status | |
| Sample4 CSV.csv | Delim | ARP | CK 500 | 5/23/2016 10:16:31 AM | View Details | |
| CR Payroll.ach | NACHA | ACH | N/A | 5/20/2016 8:43:17 AM | Uploaded | |
| | | | | | | Refresh List |

7. Review the items and verify that the information is correct, and then select **Approve**.

| Upload Results ? | | | | | View 10 20 50 100 All |
|--------------------------------|---------------|--------------|--------------|------------|--|
| Status: | Check Number: | Date Issued: | Payee: | Amount: | |
| Successful | 00000014000 | 04/26/2016 | And Bros Inc | \$2,140.00 | |
| Successful | 00000014001 | 04/26/2016 | Jones | \$301.00 | |
| Successful | 00000014002 | 04/26/2016 | AI | \$8,714.00 | |
| Successful | 00000014003 | 04/26/2016 | Sue | \$678.00 | |
| Successful | 00000014004 | 04/26/2016 | And Bros Inc | \$100.00 | |
| Successful | 00000014005 | 04/26/2016 | Jones | \$23.98 | |
| Successful | 00000014006 | 04/26/2016 | AI | \$876.90 | |
| Successful | 00000014007 | 04/26/2016 | Sue | \$2,140.00 | |
| Successful | 00000014008 | 04/26/2016 | Jones | \$153.00 | |
| Successful | 00000014009 | 04/26/2016 | AI | \$90.00 | |
| Total: 10 check(s) \$15,216.88 | | | | | |
| | | | | | <input type="button" value="Approve"/> <input type="button" value="Cancel"/> |

NOTE

Approve the file before uploading another issued items file.

Void Issued Items for ARP/Positive Pay:

You can submit items as void during or after the initial upload. If you include a voided item in an uploaded file, include the void date and the user-defined void indicator.

Reviewing Exception Items for ARP/Positive Pay:

Exception items are checks that attempt to clear but do not match your list of issued checks. Review these items and mark them for pay or return.

1. Go to Cash Manager > ARP > ARPPosPay.

| | | | | | | | | | | | |
|----------------|----------------------|---------------|-------------|-------------|---------|----------------|-----------------------|-----------------------|--|------------|--|
| View Items for | | View All | | | | Reset | | Pay All | | Return All | |
| Account | Check | Issued Amount | Paid Amount | Issued Date | Payee | Reason | Pay | Return | Protected | | |
| CK | 4232 | \$56.89 | \$56.89 | 04/26/2016 | JHA Air | Invalid Amount | <input type="radio"/> | <input type="radio"/> | Correction Details | | |

2. Use the **View Items For** drop-down list to view all accounts or a specific account.

| | | | |
|-----------------|-----------------------|------------|---------|
| View items for: | | View All | |
| Account: | | View All | |
| | | CK | |
| | | CK | |
| CK | 5000 | \$250.00 | \$25.00 |
| CK | 15001 | \$1,000.00 | |

3. Use the available additional information to determine whether to pay or return an exception.

- Select the check number (if available) to view images of the front and back of the check.

Image of Item Number 1023


Rotate Print

JHA Air
663 W. Highway 60
Monett, MO 65708

Date 1/3/2017 1023

Pay To The
Order Of Zane A \$ 60.08

Sixty Dollars and 08/100 Dollars

 **OVATION**

1023

- Select **Details** to view additional information about the item, including the exception reason.

Details of 5000

Account Name: CK

Check Number: 5000

Amount: \$25.00

Payee: JHA Air

Source Of Entry: Manual

Exception Reason: Invalid Amount

Updated By:

When Updated: 12:00:00 AM

Updated From Workstation:

Protected(Y/N): N

DDA Batch Number: 0001

DDA Sequence Number: 0000000003

Print Close

4. Select **Correction** if the exception was caused by an encoding error.

This link allows you to send a message to your financial institution indicating the error and the correct information.

Correction Request

ENCODING ERROR

Account #:

Date Posted:

5/23/16

Posted Check #:

5000

Correct Check #:

Incorrect Amount:

25.00

Correct Amount:

250.00

Payee:

JHA Air

DUPLICATE CHECK REQUEST

Account #:

Date Posted:

Check #:

Amount Posted:

Payee:

Phone Number:

Comments:

Submit

Cancel

5. From the *View/Work Items* list, select **Pay** or **Return** for the item.

TIP

If you are performing the same action to every item on the screen, then select **Pay All** or **Return All**. During the start/stop time for working check and ACH exceptions (item is not in protected status), select **Reset** to revert the selections to what was previously established. Outside of the start/stop time for working check exceptions (item is in protected status), **Pay All**, **Return All**, and **Reset** are disabled and **Submit** does not appear.

6. Select **Submit**.

Downloading Reconciliation Files for ARP/Positive Pay:

View and download reconciliation files created by your financial institution in NetTeller. These files may contain information such as cleared and outstanding items.

1. Open the *Download Files* screen.

View download for:

CK 258

File Name:

Description:

PDC85258

Paid Checks

Download

2. Use the **View Downloads For** drop-down list to select the account to view files for.

3. Select the desired file, select **Download**, and then follow the instructions to view or save the information.

| Untitled - Notepad | | | | | | | | | |
|----------------------------|------------|---------------|----------|--------|--|--|--|--|-----|
| File Edit Format View Help | | | | | | | | | |
| #45654 DAILY CLEARED ITEMS | | | | | | | | | |
| 0000045654 | 02022 | 00000365 | 00000365 | Sandy | | | | | 516 |
| 0000045654 | 02023 | 00000245 | 00000245 | Morgan | | | | | 516 |
| 0000045654 | 02024 | 00000542 | 00011542 | Joe | | | | | 516 |
| 0000045654 | 02025 | 00001544 | 00001544 | Brad | | | | | 516 |
| 0000045654 | 02026 | 00000265 | 00000265 | Jen | | | | | 516 |
| 0000045654 | 02027 | 00000500 | 00000500 | Angie | | | | | 516 |
| 0000045654 | 02028 | 00000103 | 00000103 | Gary | | | | | 516 |
| 0000045654 | 03000 | 00000000 | 00150000 | | | | | | 516 |
| 0008 | 0000164564 | CLEARED ITEMS | | | | | | | |

REPORTING

Use the **Reporting** option to view several different reports.

Prior Day

Displays balance information, float information and activity totals for previous business day.

Cash Manager

Dashboard

Options

Remote Deposit

ACH

Wires

ARP

Users

Reporting

File Status

Prior Day

Current Day

Position

Prior Day Information

View Prior Day Information for: Business Checking

Prior Account Information

Business Checking / CUSTOMER NAME

| | | | |
|------------------------|------------------|--------------------|---------|
| Close of Business..... | October 21, 2020 | Prior Day Activity | |
| | | Debits | Credits |
| Available Balance..... | 2.74 | ACH Items | |
| Collected Balance..... | 2.74 | 0.00 | 0.00 |
| Ledger Balance..... | 2.74 | | |
| Hold Amount..... | 0.00 | Inclearing | |
| | | 0.00 | 0.00 |
| One-day Float..... | 0.00 | Over-the-Counter | |
| Two-day Float..... | 0.00 | 0.00 | 0.00 |
| Three-day Float..... | 0.00 | | |
| Over 3-day Float..... | 0.00 | Wires | |
| | | 0.00 | 0.00 |
| | | Transfers | |
| | | 0.00 | 0.00 |
| | | Total | |
| | | 0.00 | 0.00 |

Current Day

Displays balance information and activity totals for current business day.

| | | | |
|--------------|-------------|----------|----------------|
| Cash Manager | Dashboard | Options | Remote Deposit |
| ACH | Wires | ARP | Users |
| Prior Day | Current Day | Position | Reporting |
| | | | File Status |

Current Day Information

View Current Day Information for: Business Checking

Current Account Information

Business Checking / CUSTOMER NAME

As of Date..... October 21, 2020

| | | Current Day Activity | |
|---------------------|------|----------------------|---------|
| | | Debits | Credits |
| Available Balance.. | 3.73 | | |
| Collected Balance.. | 3.74 | 0.00 | 0.00 |
| Ledger Balance..... | 3.74 | | |
| Hold Amount..... | 0.00 | | |
| Current Available.. | 3.73 | | |
| | | Inclearing | |
| | | 0.00 | 0.00 |
| | | Over-the-Counter | |
| | | 0.01 | 0.00 |
| | | Wires | |
| | | 0.00 | 0.00 |
| | | Transfers | |
| | | 0.00 | 0.00 |
| | | Total | |
| | | 0.01 | 0.00 |

Position

Displays balance information and transactions that posted to the account on the previous business day.

All accounts will display.

| | | | |
|--------------|-------------|----------|----------------|
| Cash Manager | Dashboard | Options | Remote Deposit |
| ACH | Wires | ARP | Users |
| Prior Day | Current Day | Position | Reporting |
| | | | File Status |

Download Cash User

To download:
1. Click the link below.
2. Select Save from the dialog box.

To view:
1. Click on the link below.
2. Select Open from the dialog box.

[Cash Management data](#)

1555dd3a-bc5c-4bcf-82d0-f9ee6efbfff63 - Notepad

File Edit Format View Help

Transactions for account:

| Posted | Description | Amount | Serial # |
|----------|-----------------------------|-------------|----------|
| 10/21/20 | Transfer from DDA SWP | 26936.10 CR | |
| 10/21/20 | BANCORPSV BANCORPSV | 156.78 DR | |
| 10/21/20 | CLAIM FUND DISCOVERY BENEFI | 983.32 DR | |
| 10/21/20 | INCLEARING CHECK | 1162.50 DR | 284210 |
| 10/21/20 | INCLEARING CHECK | 43.01 DR | 284352 |
| 10/21/20 | INCLEARING CHECK | 33.58 DR | 284366 |
| 10/21/20 | INCLEARING CHECK | 15827.00 DR | 284378 |
| 10/21/20 | INCLEARING CHECK | 760.00 DR | 284396 |
| 10/21/20 | INCLEARING CHECK | 7969.91 DR | 284441 |

FILE STATUS

File status tab displays all files that have been uploaded into the system and the status of the upload. This option shows both ACH and ARP files. Files drop off this list after 7 days.

| | | | |
|---------------------|-----------|-----------|--------------------|
| Cash Manager | Dashboard | Options | Remote Deposit |
| ACH | Wire | Adv | Users |
| | | Reporting | File Status |

First Western Bank & Trust

File Upload Status 🟢





| File Name | Format | Type | Related Account | Upload Date ▼ | Status |
|-----------------|--------|------|-----------------|-----------------------|----------|
| TEST UPLOAD.csv | CSV | ACH | N/A | 10/22/2020 5:18:55 PM | Uploaded |
| TEST UPLOAD.csv | CSV | ACH | N/A | 10/22/2020 8:53:26 AM | Uploaded |

View 5 | 10 | 20 | 30 | 100 | All

Refresh List

OPTIONS

Manage email addresses and passwords, account settings, display settings, and alerts.

| | | | |
|---|---|---|---|
|  |  |  |  |
| Cash Manager | Dashboard | Options | Remote Deposit |
| Personal | Account | Display | Alerts |

Personal

Modify Personal Settings: Edit company email address, and user email address, mobile phone number, and wireless provider.

| | | | |
|--------------|-----------|---------|----------------|
| Cash Manager | Dashboard | Options | Remote Deposit |
| Personal | Account | Display | Alerts |

Password Reset:

Company Email Address:

Change Company Email Address:

Company Email Address:

Company Text Address:

Mobile Phone Number:

Wireless Provider Address:

Carrier Search

Standard wireless carrier charges may apply

Current Email Address:

Change Email Address:

Reenter New Email Address:

Alert Address:

Mobile Phone Number:

Wireless Provider Address:

Carrier Search

Standard wireless carrier charges may apply

Home Address:

Address Line 1:

Address Line 2:

City:

State:

Zip Code:

Country:

Mobile Phone:

Phone Number:

Comments (Optional):

Please enter your current physical address.

Modify Login Information:

Edit Wire Password/PIN, Cash Manager ID, and/or Cash Manager Password. Choose Submit when complete.

Login:

NetTeller Internet Banking Wire Password:

Enter Current

Enter New

Enter New Again

NetTeller Internet Banking ID

Enter New

NetTeller Internet Banking Password:

Enter Current

Enter New

Enter New Again

Account

Edit account pseudo names and change the order in which accounts display in Cash Manager.

| | | | |
|--------------|-----------|---------|----------------|
| Cash Manager | Dashboard | Options | Remote Deposit |
| Personal | Account | Display | Alerts |

Deposit Accounts ?

Select an Account Type

Drag and drop the account to rearrange the display order. See [keyboard instructions](#)

| Account Pseudo Names | New Account Pseudo Names |
|--|--------------------------|
| <input type="button" value="Business Savings"/> | <input type="text"/> |
| <input type="button" value="Business Checking"/> | <input type="text"/> |
| <input type="button" value="ANYTIME 0003"/> | <input type="text"/> |
| <input type="button" value="I"/> | <input type="text"/> |

Display

Edit default view settings.

Cash ManagerDashboardOptionsRemote Deposit

PersonalAccountDisplayAlerts

Establish Display Defaults?

ACH Batches

☐ 10☐ 20☐ 50☒ 100

ACH Transactions

☐ 10☐ 20☐ 50☒ 100

Wire Transfers

☐ 10☐ 20☒ 50☐ 100

Wires-Edit/Add

☐ 10☐ 20☒ 50☐ 100

ACH History

☐ Last 7 days☐ Last 15 days☒ Last 30 days☐ Search History

Wires History

☐ Last 7 days☒ Last 15 days☐ Last 30 days☐ Search History

Submit

Alerts

Set up Event Alerts, Balance Alerts, Item Alerts and Personal Alerts.

Cash ManagerDashboardOptionsRemote Deposit

PersonalAccountDisplayAlerts

Alerts ListingEventsItemPersonal

First Western Bank & Trust

Current Event Alerts?

When the following occurs:

Wire Transfer Update

Alert Me:

With an Email

Edit Event Alerts

Current Item Alerts?

When an item clears:

There are currently no Item Alerts set up.

Account:

Alert Me:

Add Item Alerts

Current Personal Alerts?

On the following date:

There are currently no Personal Alerts set up.

Remind me of:

Alert Me:

Add Personal Alerts

Event Alerts

Cash ManagerDashboardOptionsRemote Deposit

PersonalAccountDisplayAlerts

Alerts ListingEventsItemPersonal

Edit Event Alerts?

Alert Type:

☐ Email☐ Text

When the following occurs:

☐ Receiving Incoming Wires

☐ Receiving Incoming ACH Credits

☐ Receiving Incoming ACH Debits

☐ Insufficient Funds (NSF)

☐ Positive Pay Exceptions

☐ Unmatched Recon Items

☐ Statements or Notices

☐ Maturing Loans

☐ Maturing CD's

☐ Receiving ACH Exception Items

☐ ACH Batches Initiated

☐ ACH Batches Processed

☐ Wires Transmitted

☐ ACH Batches Uninitiated

☐ Wire Transfer Pending

☐ Recurring Wires Expiring

☐ Wire Approval

Alert Type:

☒ Email☐ Text

When the following occurs:

☐ Wire Transfer Update

☐ Recurring Wires Expiring

☐ Recurring Wires Upcoming

☐ Recurring ACH Batch Failed

☐ Recurring ACH Batch Expiring

☐ Recurring ACH Batch Expired

☐ ACH Batch Updated

☐ ACH Batch is pending approval

☐ Upcoming Recurring ACH Batch

☐ Entitlement Changed

☐ Email Address Change

☐ Mobile Number Change

☐ Company Email Address Change

☐ Company Mobile Address Change

☐ Password Changes

☐ Pos Pay Review Time ending

SubmitCancel

Some alerts are triggered by the bank for security and convenience purposes. If an alert is sent by the bank, it will be greyed out on the Alerts screen. You cannot opt out of these alerts.

The Bank recommends you enroll for as many Event Alerts as possible that may affect you and your accounts.

For example, if you are an ACH customer, you will want to enroll for alerts like ACH Batches Initiated, ACH Batches Processed, ACH Batches Uninitiated, etc.

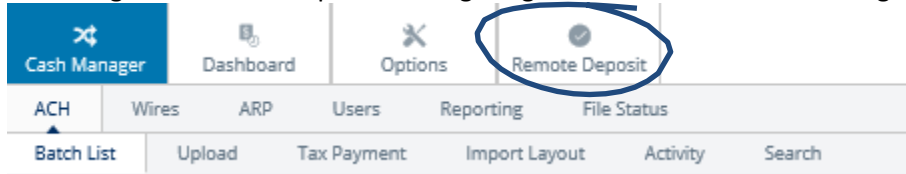
Alerts help to keep you aware of your account activity, but more importantly help you to prevent fraud if someone else is performing these types of transactions on your accounts

Remote Deposit

Remote Deposit Capture you can easily deposit checks electronically without a trip to the bank. We provide and install your new check scanner. There is no need to purchase or maintain software – it's all web-based. Our local staff will come to you for set up, hands-on training, and ongoing support.

Login to Remote Deposit (2 Options)

1. Can login to Remote Deposit via Single Sign On from our Online Banking



2. If your scanner users do not need access to online banking we can direct them to login via this website:

<https://smartpay.profitstars.com/business/login/bankfirstwestern>

Please enter your login information and click the 'Log In' button to access your account.

User Name

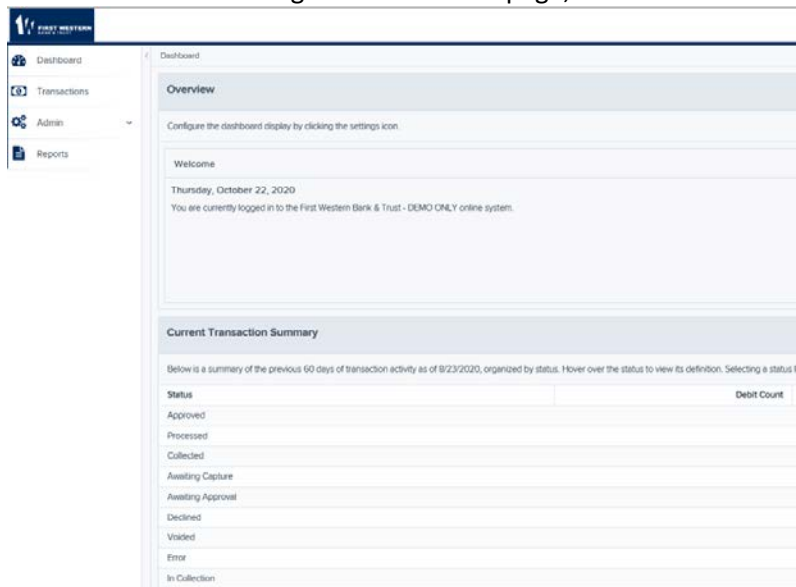
Password

Company

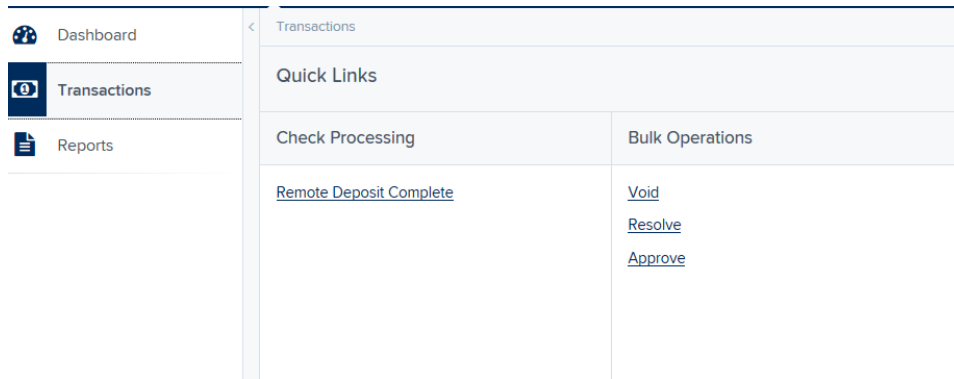
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Creating Remote Deposit Capture Deposit:

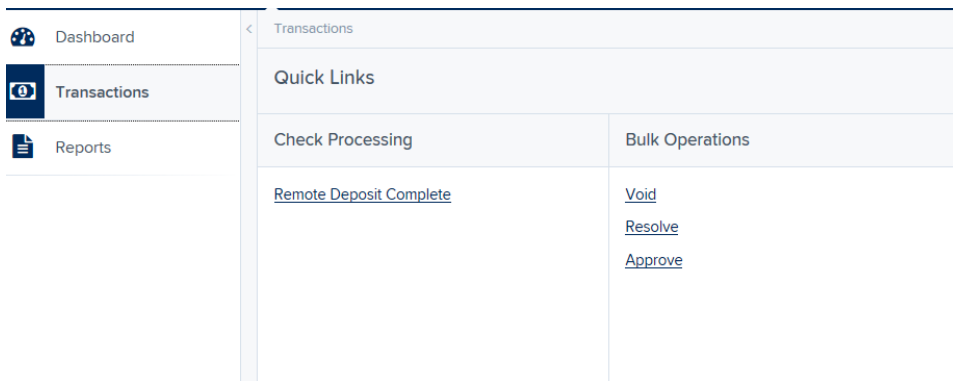
1. You will then be brought into the homepage, which is the dashboard tab.



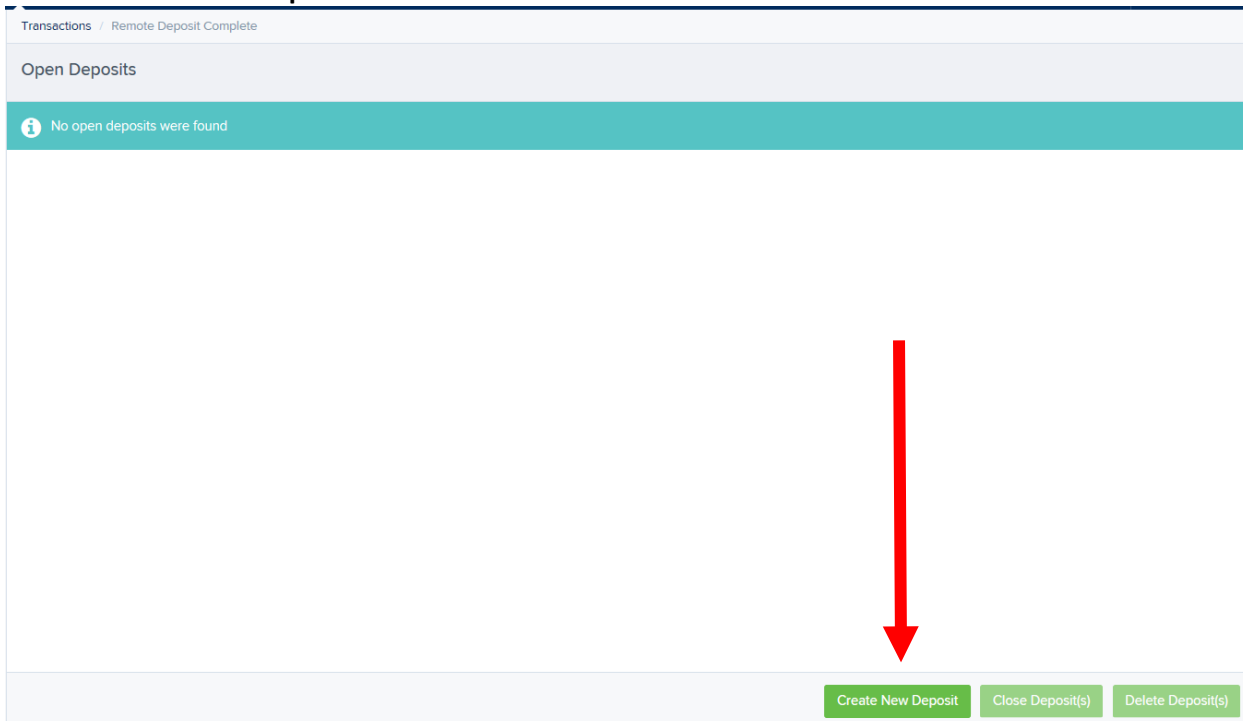
2. Select the **Transactions** tab



3. Select **Remote Deposit Complete** which is located in the Transactions tab.



4. Select **Create New Deposit**



5. A new page will open. This is where you will enter the location, Number of Checks to be deposited, and the Total Amount. After entering the amounts, click “Create”

Transactions / Remote Deposit Complete / Create New Deposit

Create New Deposit

Location *

DEMO

Deposit Name *

11:08:25.9474002 1/9/2017 Deposit

Number Of Checks *

5

Total Amount

\$ 100.00

Scanner Terminal Number

61010212437

Create

6. You will then be brought to the next page, where the scanning will take place.

Transactions / Remote Deposit Complete / Deposit View

All Items Refresh

Place check(s) in the scanner to begin the process.

Front of CheckBack of Check

Please Insert Check

Scanner InterfaceReset

Service

Start Server Scan Command Sent.

Scanner

Scanning Started on Digital Check Device...

Terminal Number

61010212437

Deposit Status

Location

DEMO

Control

5 / \$100.00

Scanned

0 / \$0.00

Complete Deposit

7. You may start scanning at this point. As you scan the checks, they will appear on the screen.

Transactions / Remote Deposit Complete / Deposit View

Page 1 of 1, Records 1 to 4 of 4 10 Per Page All Items Refresh

| Check | Alerts | MICR | Customer Number | Name On Account | Deposit Amount | Delete | Rescan |
|-------|--------|---------------------------------|-----------------|-----------------|----------------|--------|--------|
| 1 | | ⑈0913⑈0440⑈ ⑈1⑈1⑈1⑈1⑈ 2⑈ 0 10 1 | | | \$0.00 | | |
| 2 | | ⑈0913⑈0440⑈ ⑈1⑈1⑈1⑈1⑈ 2⑈ 0 10 0 | | | \$0.00 | | |
| 3 | | ⑈0913⑈0440⑈ ⑈1⑈1⑈1⑈1⑈ 2⑈ 0 10 2 | | | \$0.00 | | |
| 4 | | ⑈0913⑈0440⑈ ⑈1⑈1⑈1⑈1⑈ 2⑈ 0 10 3 | | | \$0.00 | | |

Front of Check Back of Check

FIRST WESTERN BANK TEST 77-104913 103

PO BOX 1090 MINOT ND 58702

DATE

PAY TO THE ORDER OF \$ DOLLARS

First Western Bank & Trust Minot, ND 58702

MEMO

⑈0913⑈0440⑈ ⑈1⑈1⑈1⑈1⑈ 2⑈ 0 10 3

Scanner Interface Reset

Service Start Server Scan Command Sent.

Scanner Document Complete.

Terminal Number 61010212437

Deposit Status Location DEMO

Control 5 / \$100.00

Scanned 4 / \$2.00

Complete Deposit

8. Once you have completed scanning, click “Complete Deposit” at the bottom of the screen.

Transactions / Remote Deposit Complete / Deposit View

Page 1 of 1, Records 1 to 4 of 4 10 Per Page All Items Refresh

| Check | Alerts | MICR | Customer Number | Name On Account | Deposit Amount | Delete | Rescan |
|-------|--------|---------------------------------|-----------------|-----------------|----------------|--------|--------|
| 1 | | ⑈0913⑈0440⑈ ⑈1⑈1⑈1⑈1⑈ 2⑈ 0 10 1 | | | \$0.00 | | |
| 2 | | ⑈0913⑈0440⑈ ⑈1⑈1⑈1⑈1⑈ 2⑈ 0 10 0 | | | \$0.00 | | |
| 3 | | ⑈0913⑈0440⑈ ⑈1⑈1⑈1⑈1⑈ 2⑈ 0 10 2 | | | \$0.00 | | |
| 4 | | ⑈0913⑈0440⑈ ⑈1⑈1⑈1⑈1⑈ 2⑈ 0 10 3 | | | \$0.00 | | |

Front of Check Back of Check

FIRST WESTERN BANK TEST 77-104913 103

PO BOX 1090 MINOT ND 58702

DATE

PAY TO THE ORDER OF \$ DOLLARS

First Western Bank & Trust Minot, ND 58702

MEMO

⑈0913⑈0440⑈ ⑈1⑈1⑈1⑈1⑈ 2⑈ 0 10 3

Scanner Interface Reset

Service Start Server Scan Command Sent.

Scanner Document Complete.

Terminal Number 61010212437

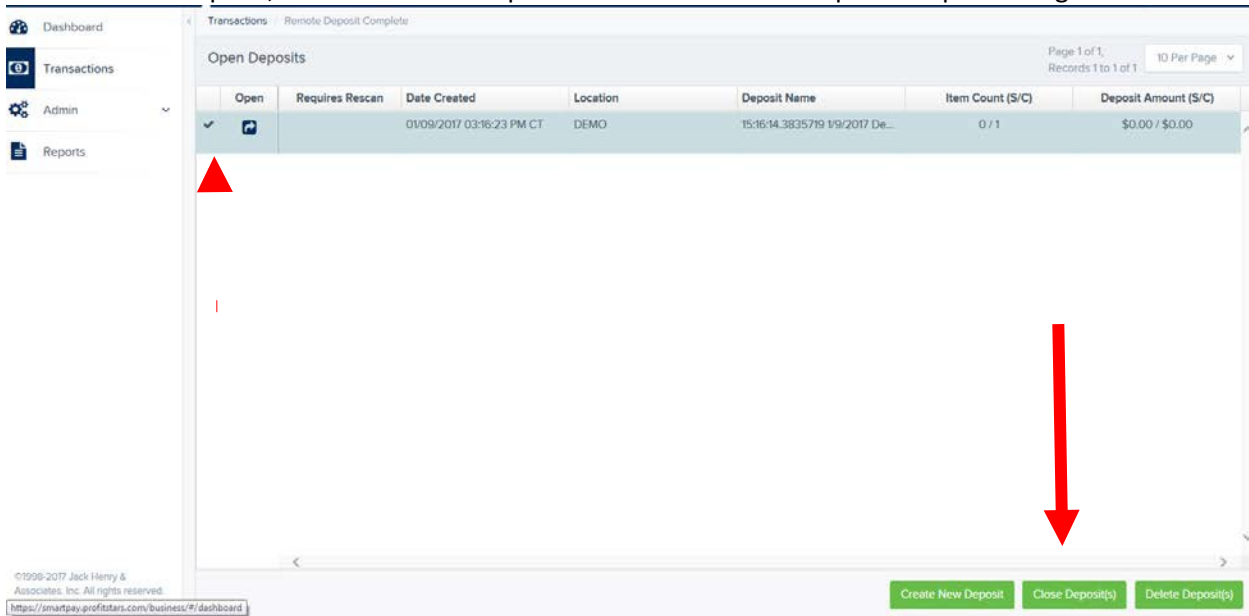
Deposit Status Location DEMO

Control 5 / \$100.00

Scanned 4 / \$2.00

Complete Deposit

9. After completing the deposit, you will need to **“Close Deposit”**. The deposit will appear in the next screen. Check mark the box next to the deposit, and click **“Close Deposit”**. This will send the deposit for processing.



10. The deposit will then show in the “Dashboard” tab, and you can view more information in the “Reports” tab.

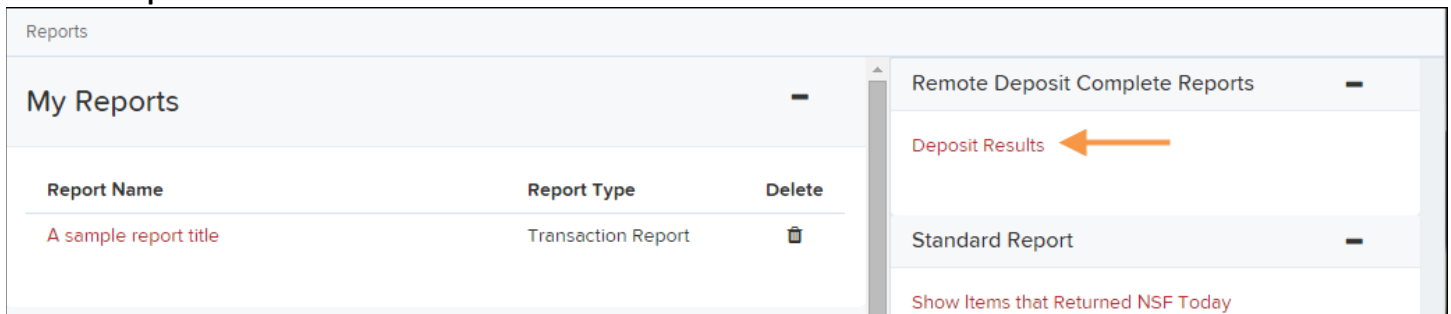
Remote Deposit Capture Notes & Tips

- Have deposits in before 3 PM
- Store Checks for at least 90 days before shredding
- Update antivirus
- Make sure all checks are facing same way
- Fan out checks to make sure they are not crinkled and will scan properly
- Do NOT be alarmed if the amount you entered is not matching with the amount scanned. After you close the deposit- it gets reviewed by a 3rd party proof department. They will contact you if the deposit is Approved, rejected, or adjusted.

Remote Deposit Capture Deposit Results Report

The *Deposit Results* report is a date range report used to display a list of batches created. It can be used to monitor the status of current day batches and the items in them, or to look at previous days’ batches and items. Batches displayed in the report can represent a single deposit or be a part of a multi-batch deposit.

1. Log in to the application, and select **Reports**.
2. Select **Deposit Results**.



Deposit Results Search

Location ID

▼


Quick Pick

Today

▼

Start Date

Jan 14, 2016




Start Time

12:00 AM

▼

End Date

Jan 15, 2016



End Time

12:00 AM

▼

Get Deposits

Reports / Deposit Results





>

Deposits matching your search criteria

Records Per Page

10

Displaying Page 1 of 1 Records 1 - 2 of 2

| Item Details | Deposit Details | Create Date | Location | Custom Batch Id | Batch Type | Description | Deposit Status | Your Count | Your Amount |
|---|---|-------------|------------|-----------------|----------------|---------------------------------|-------------------|------------|-------------|
|  |  | 12/1/2015 | Location 1 | uiui | Remote Deposit | New Deposit | Open For Scanning | 2 | \$100.55 |
|  |  | 12/21/2015 | Avalon | 5646542 | Remote Deposit | 17:49:04.1335657 12/21/2015 ... | Submitted | 2 | \$200.00 |

52





| Status | Definition |
|---------------------------|---|
| Deleted | This status indicates that the entire deposit has been deleted by someone in your organization prior to closing it, since a deposit may not be deleted once it has been closed. None of the items in the deposit will be sent to transaction processing. |
| Deposited | All items have been processed successfully, and the deposit is in balance with no discrepancies or errors. These items are now in the approved status, and an email notification has been sent to a designated user. |
| Deposited with Adjustment | One or more of the items within the deposit caused an adjustment to the total deposit amount. The transactions have been sent to processing with the adjusted amount, and an email notification has been sent to a designated user. |
| Open for Scanning | A deposit has been created, and items can be scanned into this deposit until it is closed by a user. |
| Partial Deposit | One or more of the items was removed from the deposit due to a duplicate or rejected item. The deposit has been sent to transaction processing with the deposit total minus the items that will not be processed. An email notification has been sent to a designated user. |

| Status | Definition |
|-----------|---|
| Rejected | The entire deposit has been rejected. A deposit is rejected when the adjustment amount exceeds the limit assigned by the financial institution or when all items within the deposit are rejected because they are duplicates. |
| Submitted | The deposit has been closed, and the items are being reviewed for accuracy and errors. Once finished, the status of the items will change to one of the statuses defined previously. |

5. Select the **Deposit Details** icon to view the events the batch has been through. The details will display on the *Deposit Details* page. Navigate back to return to the report results.

Reports / Deposit Results

> Deposits matching your search criteria

| Item Details | Deposit Details | Create Date | Location |
|---|---|-------------|-------------------|
|  |  | 12/1/2015 | AA CPP Location 1 |
|  |  | 12/21/2015 | Avalon Campbell |

Reports / Deposit Results / Deposit Details

Events for deposit New Deposit





« < > » Displaying Page 1 of 1 Records 1 - 1 of 1

| Event Occurred | Event | User Name | Description |
|----------------------|--------|-----------|-------------|
| 12/1/2015 1:35 PM CT | Opened | Jennie | |

6. From the *Deposit Results* page, select the **Item Details** icon to view the individual transactions within the deposit. Results will appear on the *Item Details* page. Items that need to be rescanned or have been rejected will be in red.

Reports / Deposit Results



> Deposits matching your search criteria

| Item Details | Deposit Details | Create Date | Location |
|---|---|-------------|-------------------|
|  |  | 12/1/2015 | AA CPP Location 1 |
|  |  | 12/21/2015 | Avalon Campbell |

Reports / Deposit Results / Item Details

Items in deposit New Deposit

Displaying Page 1 of 1 Records 1 - 1 of 1

| Item Details | Check Image | Sequence # | Item Date | Status | Customer Name | Routing / Account # | Check # | Amount | Deposit As |
|---|---|------------|-----------|----------|---------------|---------------------|---------|---------|------------|
|  |  | 1 | 12/1/2015 | Rejected | | 111016064 / 0 | | \$85.24 | / NONE |

A transaction's **Status** indicates where the transaction is in the deposit process. The following table describes all the potential statuses that an item can be in.

| Status | Definition |
|--------------|---|
| Deposited | The item has been sent to transaction processing and will be processed with the batch/deposit at the designated cutoff time. |
| Duplicate | The item has been identified as a duplicate of an item that has already been processed within the last 75 days and, therefore, will be rejected from the batch/deposit. |
| Error | An internal error has occurred within the system. Contact your first line of support. |
| In Review | The item is waiting for MICR repair or amount key entry. Once those steps have been completed, the status will then change accordingly. |
| Needs Rescan | The image quality of the check is poor or is a partial image and will need to be rescanned. |
| Open | The item has been scanned with no problems in an open batch/deposit. |
| Rejected | <p>The item has been rejected and will not be processed. An item can be rejected for the following reasons:</p> <ul style="list-style-type: none"> • Invalid MICR • Invalid document • Invalid payment origin • Duplicate item • Batch/Deposit out of adjustment range • Item is above a user's Dual Authorization limit • Item is above a merchant's Velocity limit |

7. Select the icon under **Item Details** to view the *Batch Item Details* page, which has information about the item in relation to the batch.

| Item Details | Check Image | Sequence # | Item Date | Status |
|---|---|------------|-----------|----------|
|  |  | 1 | 12/1/2015 | Rejected |

Reports / Deposit Results / Item Details / Batch Details

Batch Item Details

Sequence #:

1

Routing / Account #:

Check #:



MICR:

t111016064t 000???2483445o 10?3

Amount:

85.24

8. Select the icon under **Check Image** to see specific item detail information (see figure below).

| Item Details | Check Image | Sequence # | Item Date | Status |
|---|---|------------|-----------|----------|
|  |  | 1 | 12/1/2015 | Rejected |

9. On the *Batch Item Details* page, select **Show Event History** to see the automated steps/processes the transactions has been through.

SIGN OUT/LOG OFF:

On Dashboard screen, two options to Sign Out.

Option 1:



Option 2:

