

Business Banking Cash Management Enhancements

With Cash Management, you can streamline your business processes and have greater visibility into your financial transactions.

Your Cash Management experience is now more tailored to meet your needs.

- Navigate through processes with greater ease
- Utilize expansive filtering capability to find critical transactions
- Transparent statutes and messaging within a well-organized ACH experience
- Clarity around next steps with each transaction, both bulk and one-off actions
- · View historical transactions through additional points of reference



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Cash Management Landing Page

The Cash Management Landing Page is re-designed to provide more focus on critical areas of use. There are two (2) major components of the new landing page:

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ime mote D	A Deposit	ccounts ~ Capture	Bills & Pay	ments	Transfe	rs ~	Cash Man	agement ~		
Cash	n Ma	inagen	ient				ACH Edit Cu Next ACH A Final ACH A Next Same E Final Same (soff Time: 3:00 pm (D)T Id Cut-off Time: 11:00 am Id Cut-off Time: 11:28 pm Ny ACH Add Cut-off Time Ny ACH Add Cut-off Time	CDT CDT 11:00 am CDT 11:28 pm CDT	Direc O Heb
PENDI	NG ACH	ACH	HISTORY PEN	DING WIRES	WIRE	HISTORY	(Require Car	n Musapement Tarvices
Eitter -										
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Batch T	-	ALL	*	Status	ALL		*	Same Day		
C Effec	tive Date 1	: SEC Code .	Batch Name	tracking θ .	Crédit .	D404 .	Settlement Type .	Status .		
7/6/	2018	PPD	Payroll (search) Checking *0058	8398302	\$100.00	\$0.00	Summary	Rends Apprend Scheduled, awartin	g approval	Approve
7/31	1/2018	PPD	Payroll (search) Checking:*0058	8402188	\$1,000.00	\$0.00	Summary	Approved, awaiting	processing	
2/31	1/2018	CCD	Test CCD (search) Checking:*0058	8398498	\$0.00	\$30.00	Summary	Approved, awaiting	processing	
0 8/22	2/2018	PPD	Payroll (search) Checking *0058	8408928		\$0.00	Summary	Hends Approval Scheduled, awartin	g approval	Approve
0 8/23	3/2018	PPD	test Debit (search) Checking:*0058	8409709	\$0.00		Summary	Scheduled, awaitin	g approval	Approva
< Prev	1 2	Next >						New Batch - Batk	Actions -	1-2 of 8 View All
ACH			Laam more v	Wire Tran	sfers		Lasers roces >	Check Recond	iliation	Laure more i
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> Debit Banch Commercial Transactions > Dreidt Banch (CCD/CCD+) > Debit Banch (CCD/CCD+) > Vendor Payments (CTX)				 > Incoming W > Asset Base 	öres d Lending					
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> NJ	ACHA File	e Import		> Pending Tra > History	insfers			> Prior Day Balance > Current Day Balance	Reports te Reports	

Figure 1: Cash Management Landing Page

Tabbed Navigation and Standard Links to Services

View defaults to **Pending ACH tab** if user has ACH access, followed by **ACH History** tab.

- If user has Wires privileges, two (2) additional tabs will display, Pending Wires and Wire History. Clicking on these links takes the user to the existing pages.
- If user has no ACH privileges, **NO** tabs are displayed. Only the Standard Links to services displays.



AnyInsti	tution		Welcome Black E	iear Biz 🗸 Log Out Contact Us 3 Messages Y 🗘 Alerts Y
Home A	ccounts ~ Bil	ls & Payments	Transfers 🗸	Cash Management ~
Remote Deposit	Capture			
Cash Ma	inagement		(2	ACH Edit Cut-off Time: 3:00 pm CDT Next ACH Add Cut-off Time: 11:00 am CDT Final ACH Add Cut-off Time: 11:28 pm CDT Next Same Day ACH Add Cut-off Time: 11:00 am CDT Einal Same Day ACH Add Cut-off Time: 11:28 pm CDT
PENDING ACH	ACH HISTORY	PENDING WIRES	WIRE HISTORY	Request Cash Management Services

Figure 2: Cash Management Landing Page

Other Features

- Request Cash Management Services Ability to submit requests for additional Cash Management Services.
- Cutoff Times

Displays the respective cutoff times for each respective tab.

- No cutoff times will be displayed for users without access to a service.
- Print
 Cale ating Drint will and

Selecting Print will print everything displayed on page.



Pe	ending	J ACH	I Tab						
PE	NDING ACH	ACH	HISTORY	PENDI	NG WIRES	WIRE HISTO	RY		
Q Fi	lter へ								
D	ate Range			8	to			Tracking#	
E	latch Type	ALL		~	Status	ALL		Same Day	
0	Effective Date	SEC Code _	, Batch Name 🖕		Tracking # ,	, Credit 🖕	Debit 🖕	Status 🗸	
	8/24/2018	CCD	SDACHDBT-5 (se Regular Checking	earch) g:*9944	5359015	\$1220.34	\$30.00	Not Scheduled	Schedule
	8/24/2018	CCD	SDACHDBT-5 (se Regular Checking	earch) g:*9944	5359016	\$20.00	\$4000.00	Needs Approval By 8/24/2018	Approve
0	8/25/2018	CCD	SDACHDBT-5 (se Regular Checking	earch) g:*9944	5359018	\$20.00	\$30.00	Approved Processing begins on 8/24/18	
	8/24/2018	CCD	SDACHDBT-5 (sr Regular Checking	earch) g:*9944	5359017	\$20.00	\$6000.00	Needs Approval By 8/25/2018	Request Approval
	8/24/2018	PPD	batch-1 (search) Regular Checking) g:*9944	5346529		\$20.00	Processed	
	8/26/2018	PPD	batch-1001 (sea Regular Checking	ırch) g:*9944	5346530		\$500.00	in Process	
	8/22/2018	CCD	batch-1 (search) Regular Checking) g:*9944	5346532		\$0.00	Reversed	
	8/24/2018	стх	test1234 (search Regular Checking	h) g:*9944	5346533	\$2056.00	\$3050.00	Reversal Request	
0	8/24/2018	CCD	batch-1234 (sea Regular Checking	ırch) g:*9944	5346534	\$4000.00	\$0.00	Canceled	

Figure 3: Pending ACH Tab

- All pending batches regardless of batch type will display on the **Pending ACH** tab.
- Default view is ascending effective date order.
- User will only see batch types for which they have privileges. •
- New Credit and Debit columns were added replacing Net Settlement column: •
 - Credit batches show \$0 debits.
 - Debit batches show \$0 credits.
 - Mixed batches amounts in each.
 - Batches with no items show a Null value in the appropriate column for batch type.



Pending ACH Views

	8/29/2018	PPD	Payroll (search) Checking:*0058	8408928	\$1,500.00	\$0.00	Summary	Approved Approved, awaiting processing	
	8/31/2018	PPD	Payroll (search) Checking:*0058	8402188	\$1,000.00	\$0.00	Summary	Needs Approval Approval last requested of Black Bear Biz on 8/24/2018 2:25:11 pm CDT by Taylor	Approve
<	Prev 1 2	Next >						New Batch Y Bulk Actions Y	1-5 of View All

Figure 4: Default View (Pending ACH Tab)

not set	PPD	Payroll (search) Checking:*0058	8402489 Copy	\$100.00	\$0.00	Summary	Not Scheduled Pending, awaiting input/approval	Schedule
not set	CCD	Collection (search) Checking:*0058	8402189	\$0.00		Summary	Not Scheduled Pending, awaiting input/approval	Schedule
							New Batch ~ Bulk Act	tions ~ View Fewer)

Figure 5: Expanded View (Pending ACH Tab)

- Default displays five (5) batches.
- View All to expand view or use pagination.
- View Fewer to collapse.
- Ability to create a **New Batch** from Pending ACH Tab.
- Bulk Actions allows user to perform action across multiple batches.



P	PENDING ACH		ACH HISTORY PENDIN		NG WIRES	WIRE HISTO	RY			
F	ilter A									
C	Date Range				8	to			Tracking#	
1	Batch Type	ALL			~	Status	ALL		Same Day	
0	Effective Date	e‡ S	EC Code 🚽	Batch Name 🖕		Tracking # 🛫	Credit 🛫	Debit 🛫	Status 🛫	
0	8/24/2018	c	CD	SDACHDBT-5 (Regular Check	search) ing:*9944	5359015	\$1220.34	\$30.00	Not Scheduled	Schedule
0	8/24/2018	c	CD	SDACHDBT-5 (Regular Check	search) ing:*9944	5359016	\$20.00	\$4000.00	Needs Approval By 8/24/2018	Approve
0	8/25/2018	c	CD	SDACHDBT-5 (Regular Check	search) ing:*9944	5359018	\$20.00	\$30.00	Approved Processing begins on 8/24/1	8
0	8/24/2018	C	CD	SDACHDBT-5 (Regular Check	search) ing:*9944	5359017	\$20.00	\$6000.00	Needs Approval By 8/25/2018	Request Approval
	8/24/2018	P	PD	batch-1 (sear Regular Check	ch) ing:*9944	5346529		\$20.00	Processed	
0	8/26/2018	P	PD	batch-1001 (s Regular Check	earch) ing:*9944	5346530		\$500.00	In Process	
0	8/22/2018	C	CD	batch-1 (sear Regular Check	ch) ing:*9944	5346532		\$0.00	Reversed	
0	8/24/2018	C	тх	test1234 (sea Regular Check	rch) ing:*9944	5346533	\$2056.00	\$3050.00	Reversal Request	
0	8/24/2018	c	CD	batch-1234 (s Regular Check	earch) ing:*9944	5346534	\$4000.00	\$0.00	Canceled	

ACH Status Messaging & Action Steps

Figure 6: Status Messaging and Action Steps (Pending ACH Tab)

ACH Status Messaging

- New statuses supported:
 - Not scheduled
 - Needs Approval
 - Approved
- Displays in Pending ACH until End-of-day (also shows in History):
 - In Process
 - Processed
 - Reversal Request Submitted
 - Reversed
 - Cancelled
- Messaging underneath status conveys important information regarding the timeframe that next action needs or will occur.

ACH Action Steps

- New Action buttons display where applicable.
- Indicates next step for pending batches:
 - Schedule needs effective date
 - Approve approval is needed and/or may need batch items added.
- Selection of action button will re-direct the user to the existing page.
- User will only see actions for which they have privileges.



ACH New Batch Creation

8/28/2018 PPD Payroll (search) Checking:*0058	8398302	\$100.00	\$0.00	Summary	Needs Approval Approve Scheduled, awaiting approval
8/29/2018 PPD Payroll (search) Checking:*0058	8408928	\$1,500.00	\$0.00	Summary	Approved Approved, awaiting processing
< Prev 1 2 Next >				<	New Batch > Bulk Actions > 1-5 of 10 View All Consumer Transactions Parcoll Ratch
ACH Learn more >	Wire Trans	fers		Learn more >	Collect Payment Learn more
Consumer Transactions > Payroll Batch > Collect Payment > Credit Batch > Debit Batch Commercial Transactions > Credit Batch (CCD/CCD+) > Debit Batch (CCD/CCD+) > Vendor Payments (CTX)	 > Pending Wire > History > Single Wire > Repetitive Wiii > Incoming Wiriii > Asset Based 	s re es Lending			 Orbeit Batch Commercial Transactions Credit Batch (CCD/CCD+) Debit Batch (CCD/CCD+) Vendor Payments (CTX) Credit Batch (CTX) Debit Batch (CTX) NACHA Import NACHA File Import
/ vendor Payments (CTX)					

Figure 7: New Batch Creation (Pending ACH Tab)

- New dropdown to easily navigate to the current batch creation page.
- User will only see options for which they have privileges.



ACH Bulk Actions

	Effective Date 🌲	SEC Code 🚽	Batch Name 🚽	Tracking # 🚽	Credit 🚽	Debit 🚽	Settlement Typ	pe 🖉 Status 🖉
	7/31/2018	CCD	Test CCD (search) Checking:*0058	8398498	\$0.00	\$30.00	Summary	Approved Approved, awaiting processing
	8/23/2018	PPD	test Debit (search) Checking:*0058	8409709	\$0.00		Summary	Needs Approval Approve Approve
	8/27/2018	СТХ	Payments (search) Checking:*0058	8411324	\$10,000.00	\$0.00	Summary	Needs Approval Approve Approve
	8/28/2018	PPD	Payroll (search) Checking:*0058	8398302	\$100.00	\$0.00	Summary	Needs Approval Approve Approve
	8/29/2018	PPD	Payroll (search) Checking:*0058	8408928	\$1,500.00	\$0.00	Summary	Approved Approved, awaiting processing
<	Prev 1 2 M	Next >						New Batch v Bulk Actions v 1 - 5 of 10 View All Create Report Export Selected
A	СН		Learn more >	Wire Tran	nsfers		Learn more >	Check Re Delete Selected
Co	nsumer Transac > Payroll Batch > Collect Paym > Credit Batch	tions lent		> Pending Wi > History > Single Wire > Repetitive V	ires Nire			> Enter Issue Copy Selected > View/Modi Request Approval > Today's Reconciliation Report

Figure 8: Pending Batch Screen (Pending ACH Tab)

Note: At least one batch must be selected in order to activate the bulk actions button.

- **Create Report** View created report of all selected batches across batch types. Includes true pending batches only (Processed batches will not show in report).
- Export Selected Directs user to existing batch export page where all selected batches will be included in export report/file.
- Delete Selected Selected batches MUST be of the same batch type.
- Copy Selected Selected batches **MUST** be of the same batch type.
- **Approve Selected** will take user to existing batch approval page if all the selected batches are the same batch type.
 - If some batches are selected whereby the user does not have approval privileges, the user will be redirected to existing page showing message of what they cannot approve as well as ability to approve those they can.
 - If user has no approval privileges, the appropriate error message will be displayed.
- Request Approval Selected batches MUST be of the same batch type.

Note: If user selects across multiple batch types, user will receive error message that selection contains different batch types and cannot be performed as a bulk action. User should reselect batches of the same type to perform the bulk action.



Figure 9: Bulk Action Error Message (Pending ACH Tab)



Filtering Capabilities

	_			_	Request Casl	h Management Services
PENDING AC	H ACH HISTORY	PENDING WIRES	WIRE HISTOR	Y		
Q Filter 🔨						
Date Range		🗂 to		—	Tracking#	
Batch Type	ALL	~ Status	ALL	~	Same Day	
	ALL					
Effective Date	CCD Credit	cking # 🚽	Credit 🚽 Debit 🚽	Settlement Type "	"Status "	
	CTX Credit		A			
//0/2018	PPD Credit	98302	\$100.00 \$0.00	Summary	Scheduled, awaiting approval	Approve
	CCD Debit					
7/31/2018	CTX Debit	02188	\$1,000.00 \$0.00	Summary	Approved	
	PPD Debit				Approved, awaiting processing	
	NACHA Import					
7/31/2018	CCD Test CCD	(search) 8398498	\$0.00 \$30.00	Summary	Approved	

Figure 10: Filtering Capabilities on Batch Type (Pending ACH Tab)

- New filtering capabilities allow user to narrow view/results.
- Options are:
 - Date range
 - Tracking #
 - Batch type
 - Status
 - Same Day
- Filtering capabilities can be collapsed or expanded. (Default view is expanded.)
- User will only see batch types for which they have privileges.



AC	HH	istory							
PE	NDING AC	CH ACH HISTORY	PENDING W	/IRES	WIRE HISTORY				
Q Fil	lter 🔨								
D	ate Range	07/24/2018	🗂 to		08/31/2018		Tracking#		
в	atch Type	ALL	~ S	tatus	ALL	~	Hide Prenote:	🕑 (default is yes)	
0	Effective Da	te 🜲	SEC Code 🖕	Batch N	ame 🛫	Tracking # 🖕	Credit 🖕	Debit 🚽	Status 🛫
0	7/24/2018		PPD	Test-8 (Regular	(search) Checking:*9944	5358838	\$2,300.00	\$0.00	In Process
	7/27/2018 Effective Dat 7/28/2018 de	e changed from ue to Holiday/Weekend.	PPD	Test-18 Regular	(search) Checking:*9944	5358856	\$1,800.00	\$0.00	Processed
	7/31/2018		PPD	y30may Regular	v1 (search) Checking:*9944	5346673	\$78.00	\$0.00	Reversal Request
	8/3/2018		PPD	KokTes Regular	t-3 (search) Checking:*9944	5358896	\$1,000.00	\$0.00	Reversed
	8/7/2018		PPD	TestZKI Regular	H-1 (search) Checking:*9944	5358916	\$4,567.00	\$0.00	Canceled
									Bulk Actions ~

Figure 11: ACH History Tab (Pending ACH Tab)

- Current day processed batches will show in ACH History as well as Pending ACH
- Search based on:
 - Date range
 - Tracking #
 - Batch type
 - Status:
 - In Process
 - Processed
 - Reversal Request Submitted
 - Reversed
 - Canceled
- Default view is five (5) batches.
- View All to expand selection and show all batches.
- Standard Links to services will be displayed on bottom half of page.