First State Community Bank

Business Online Banking

End-User Guide
## Table of Contents

Logging In ....................................................................................................................................................................................... 3

Navigation ...................................................................................................................................................................................... 5

Account Activity Options................................................................................................................................................................ 7
  Transactions .................................................................................................................................................................................. 8
  Transfers ................................................................................................................................................................................... 9
  Stop Payments ........................................................................................................................................................................ 10
  Statements ............................................................................................................................................................................... 12

Cash Manager .............................................................................................................................................................................. 13

ACH ............................................................................................................................................................................................... 13

Tax Payments ............................................................................................................................................................................... 19

Wires ............................................................................................................................................................................................ 21

Positive Pay .................................................................................................................................................................................. 23

Users ............................................................................................................................................................................................ 26

Reporting...................................................................................................................................................................................... 30

File Status ..................................................................................................................................................................................... 31

Options......................................................................................................................................................................................... 31

Electronic Documents (EDocs) ..................................................................................................................................................... 34
Logging In

You should receive an email with a link. Click on the link and follow the instructions provided to establish your credentials to access your accounts through online banking.

Example of email:

Once you click on the link, a browser will open up with the following screen. This is where you will review the Terms and Conditions for utilizing online banking. Once you have reviewed the terms and conditions please check mark the “I Agree” box and then click “Accept.”

After you agree to the Terms and Conditions you will establish your Online Banking ID and password. Once you click on each individual section to fill in, a pop up will appear to the right describing the ID rules for submitting a correct ID or Password.
After clicking continue, you will then proceed to choose a personal icon associated with your user profile and then you will be asked to choose three security questions and answer them.

After the security questions/answers you will enter a call back number and email information.
Navigation

Note: All available modules are displayed here. Modules enabled for the user 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.

FIELD DESCRIPTIONS

**Online Banking:** Access accounts and account activities.

**Bill Payment:** Establish payees, schedule and review bill payments and bill payment history.

**Cash Manager:** Access the ACH, Wire, and ARP modules, User Administration, and Reporting.

**EDocs:** Access the E-Statement module, enroll/un-enroll accounts in electronic documents.

**MoneyTrack:** MoneyTrack provides you the tools to help successfully manage and track your finances. You can create a budget, monitor expenses, and set goals.

**Options:** Change Password Information, Online Banking ID, Email Address, Account Settings, Display Options, Debit Card Activation/Cancellation, and establish Alerts.
Account Listing Page

Note: All available fields are displayed here. Fields enabled for the user will depend on your user access.

Accounts are separated into three categories: Deposit, Loan, and Other. You will only see categories and accounts to which you have been given access.

FIELD DESCRIPTIONS

**Balance**: This is the account’s available balance.

**Status**: The status of the account – New, Dormant or Closed.

**Customer Summary Information**: This summarizes the total dollar amount in your deposit accounts as well as any loan accounts.

**Reset Counter**: Click the Reset Counter link in the Customer Summary Information section to reset the access counter.

**View**: Change the number of accounts displayed per page. Select a default display setting under Options > Display Settings.
Account Activity Options

**Drop-Down Menu Activities**

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

**Download:** Download transaction history in different formats (Microsoft Money, Spreadsheet, QuickBooks, etc.)

**Statements:** View your account statements. Statement history is available for up to 2 years.

**Stop Payments:** Add or view stop payments for your account.

**Transfers:** Add, view, edit or delete account-to-account funds transfers. Transfers that have been set up by the bank (AFTs) cannot be edited or deleted.

**Prior Day Balance:** Displays prior day information for the selected account. This information is updated nightly.

**Current Day:** Displays current day information for the selected account. This information is updated throughout the day.
Transactions

Transactions Sub-Menu Navigation Options

Current Transactions: View recent transactions.

Download: Download transactions into Personal or Commercial Financial Management software, as a text file, or spreadsheet.

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

Transactions can be sorted by clicking on the column header. Columns available for sorting are Date, Ref/Check No., Debit, and Credit.

FIELD DESCRIPTIONS

View Range: Change the number of transactions displayed. Select a default display setting under PIN & User Options > Display Settings.
Transfers

Transfers Sub-Menu Navigation Options

**New:** Schedule new funds transfers.

**Pending:** View, Edit, and Delete scheduled transfers.

**History:** View processed transfers.

**PROCEDURES – Add Funds Transfer**

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

**Transfer funds to:** The account that will be credited.

**Payment Options:** Payment options are available if you are transferring to a loan account.

**Transfer Amount:** The dollar amount of the funds transfer.

**Frequency:** How often the transfer will occur. Options include One-Time, Weekly, Bi-Weekly, Semi-Monthly 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.

**Transfer Memo:** Enter any descriptive information for the funds transfer. This information displays with the transaction and on your statement.
PROCEDURES – Review and Confirm Funds Transfer

After submitting a transfer a confirmation number will display, which you can retain for your records. Click Add Another Transfer to enter another transfer of funds, or click Pending in the navigation menu to review any scheduled transfers.

Stop Payments

Stop Payment Sub-Menu Navigation Options

Current: View Stop Payment placed on the selected account.

New: Place a new Stop Payment on the select account.
PROCEDURES – Add a Stop Payment

Add Stop Payment for Account: Select the account to which you want to add the Stop Payment.

Check Date: Enter the date the check was issued.

Check Number: Enter the number of the check for which you are placing the stop.

Amount: Enter the dollar amount of the check.

Payee: Enter the name of the person or company to which you issued the check.

Remark: Enter any remarks about the item or stop payment (e.g. lost check, duplicate).

*A stop payment fee may be assessed up to $31 per stop payment.

PROCEDURES – Review and Confirm Stop Payment
Statements

Statement History is available for 2 years. Statements are available in three formats:

- PDF
- Text
- HTML

Use the drop-down menu next to a statement to choose the viewing format. Select a different account from the View Statements for drop-down menu to view a statement for another account.
The Cash Manager tab contains all of the Cash Management functionality, including:

- ACH
- Wires
- Positive Pay (ARP)
- User Administration
- Reporting
- File Status (for uploaded files)

**ACH**

**PROCEDURES – Create an ACH Batch**

**Step 1: Create New Batch.** From the main ACH Batch List page, select the company for which the batch is being created.
**Step 2: Batch Header.** Enter batch header information.

<table>
<thead>
<tr>
<th>Batch Name Name</th>
<th>Payroll File</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company</td>
<td>FIRST STATE BANK</td>
</tr>
<tr>
<td>Discretionary Data</td>
<td>Payroll</td>
</tr>
<tr>
<td>Category</td>
<td>PPD - PREARRANGED PAY/DEPOSITS</td>
</tr>
<tr>
<td>Company Id</td>
<td>609</td>
</tr>
<tr>
<td>Entry Description</td>
<td>ACH</td>
</tr>
</tbody>
</table>

**Step 3: Create Transactions.** There are three ways to add transactions; individually, by entering multiple records and by using Import Records (not commonly used).

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

**Step 3 (alternate): Add Multiple Records** is a quick way to create transactions. It allows up to 15 records to be added at a time.

Data is limited to Credit/Debit Account, ABA, ID Number, Name, Amount and Checking or Savings designation. To add addenda information or use ABA lookup, first add the record here then use the *Edit Transaction* feature.
**PROCEDURES – Initiate an ACH Batch**

**Single Batch**

Select **Initiate** from the drop down menu on the batch listing page. Initiate is only available if the batch is NOT in balance. When you initiate the batch you will choose which account will be debited or credited.

Select the effective date from the drop down menu (only the dates available for processing will display.)

![Batch Listing Page](image)

**Quick Initiate**

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**.

![Quick Initiate](image)

Select the effective date for each batch individually or by checking the ‘Apply Effective Date to all Batch Name records?’ which will apply the same effective date to all the batches listed. Click **Initiate**.
Batch List

Batches list represents ACH batches that are have been created manually or unloaded. Batches will remain under the Batch List screen to be used as templates unless they are deleted.

ACH Statuses:

Ready: Batch can be edited. If in balance it may also be initiated.

Uploaded: Batch has been uploaded or transactions imported.

Initiated: Batch has been sent to Financial Institution.

Processed: Financial institution has moved batch to ACH warehouse.

Quick Initiate: Select the checkbox for balanced batches and click 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, when only the amount of the transaction changes.

Copy: Creates an exact duplicate of the selected batch.

Import (optional): Upload transactions from CSV, Tab-Delimited, Fixed Position or NACHA files.

Update (optional): Upload new dollar amount using Employee ID as matching field; will not create new transactions.

Delete: Remove batch from the system. If the batch is in initiated status, it will also delete batch from Financial Institution.

Initiate: Send batch information to financial institution for processing. Initiate only displays as an option if the batch is in balance.

Un-initiating a Batch: A batch can be un-initiated if ACH has not been processed, which is completed at 3pm.
Upload: Allows Cash User to upload a NACHA file to Online Banking. File must be in a text format.

Importing Files for CSV

The User will need to set up the Import Layout for CSV files

The column contents as shown below will be represented by a number (1-11) and will correspond with the column letter on a spreadsheet. Example: A=1, B=2, C=3, etc.
Once the layout is complete the User will then create a batch and give the batch a name, as if they were going to create a manual batch.

Next they will Select Import Record as shown below

The next screen will allow the User to select the type of Import File and then select Import.
Sample NACHA file:

**Tax Payments**

Send federal and/or state taxes (if enabled by FI) via ACH. User must already be registered with the EFTPS to use this option.

**Federal Tax Payment**

- **Pay to:** Select Federal
- **Batch:** Name to distinguish batch for customer’s benefit
- **Receiving Institution:** Click *Lookup* to select financial institution that will receive payment
- **Company Name:** ACH Company
- **Tax Period:** Month and year
- **Tax Code:** Type of tax payment
- **Taxpayer ID:** Company’s EIN number
**Payment 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, the cash user selects from the accounts they have access to in NetTeller.
- If the ACH Company is set up to initiate batches by selecting an offset account, the cash user selects 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.

**State Tax Payment**

**Pay to:** Select state.

**Batch:** Name to distinguish batch for customer’s benefit.

**Receiving Institution:** Click on **Lookup** to select financial institution that will receive payment.

**Company Name:** ACH Company

**Tax Period:** Month and year

**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.

**Payment 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, the cash user selects from the accounts they have access to in NetTeller.
- If the ACH Company is set up to initiate batches by selecting an offset account, the cash user selects from available offset accounts.

**Search:** Search and display any transactions within all batches that match the search criteria. Cash User can then edit/delete the transactions if needed.
PROCEDURES – Add a Wire Transfer

Step 1: Edit/Add. Choose the account for which you are adding the wire in the Create a new wire from Drop-down menu.

Step 2: Fill in the fields for the new 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 Credit Account. **NOTE: Please use complete physical addresses**
- **Receiving Bank Information**: Click Search for ABA number to search for a financial institution. Selecting an ABA from the search option populates all remaining Receiving Bank information fields
- **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 and assign a repetitive wire code (up to 6 characters). Wires that are not designated as Repetitive will automatically be
removed from the system once transmitted and processed.

- **Entering a Secondary Bank:** The secondary bank will be entered into the Credit Account Number/Name/Address Lines. The final beneficiary will be entered in the remarks line. Please enter FFC with Beneficiary Account Number/Name/Address. **NOTE:** Please use complete physical addresses

**PROCEDURES – Transmit a Wire Transfer**

To transmit a wire, use the **Transmit** option.

**Step 1:** Choose the **Transmit** link to the right.

**Step 2:** Enter your Wire Password and click **Transmit**.

Transmitted wires display on the Transmit Wires page in an Initiated Status.

**Wire Statuses:** An online banking wire will be in one of the following statuses.

- **Ready:** The wire can be edited, deleted or initiated.
- **Initiated:** Cash User has sent the wire to Financial Institution.
- **Approval:** Dual control wire needing to be transmitted by a second online banking user
**Dual Control Wires:**  
**First Cash User:** Select Transmit Wires for single wires or Transmit Templates for Repetitive wires. Locate the desired wire and select the Transmit link. Enter Wire PIN and select Approve. Message displays indicating the wire requires dual control.  
**Second Cash User:** Select the Transmit link for wire in Approval status. Enter Wire PIN and select Transmit. Wire displays in an Initiated status.

**Processed:** Financial Institution has taken the option to process wire.

**Next Day:** Wire transmitted after cut-off time. Wire status changes to initiated during EOD.

**History:** View processed wires.

**Editing a wire:** Select Edit/Add. From the View wires for drop-down menu select the account the wire is for. Select Edit. Modify wire instructions and hit Submit.

**Deleting a wire:** Select Edit/Add. From the View Wires for drop-down menu select the wire to delete.

---

**Positive Pay**

**Upload:** Cash User will browse for the issued items file to be uploaded into Online Banking. Cash User can upload either a Fixed Position or CSV file. Cash User can also manually enter in items.

**Uploading a Positive Pay File**

- **Step 1:** From the Upload option, select the account the file is for.
- **Step 2:** Select type of file.
- **Step 3:** Browse for file.
- **Step 4:** Click Upload.

![Positive Pay File Upload](image)

- **Step 5:** Once the file is uploaded, status shows as View Details. Click View Details to review items.
Upload issued items file to Financial Institution.

In the future when an item is rejected because it doesn't match what has been uploaded to our system the Cash User will need to work each rejected item.

**Items:** Cash User will decide whether to pay or return check items that do not match items in the issued items file.

**Details** link allows Cash User to view more information about the item, not an image of the check. The check number will have a hyperlink attached to view an image of the check received.
**Manually Entering a Positive Pay File**

**Step 1:** From the Upload option, select **Manual Entry** as the file type.

![Manual Entry Image](image)

**Step 2:** Select the account the items are for.

**Step 3:** Enter item information. Multiple pages of up to 11 items can be entered.

**Manual Entry**

Enter in issued items information directly into Online Banking without uploading a file. On Upload screen select Manual Entry from the Type drop down menu. Enter in the check number, issued date, check amount and payee.

![Manual Entry Table](image)

**Edit Upload Format:** If Cash User is uploading a Fixed Position or CSV file they will need to establish where within their file various fields of information are contained. *Note: Item number and item amount are required fields.*
Fixed Position:

![Diagram of Fixed Position]

CSV:

![Diagram of CSV]

Users

PROCEDURES – Set up a new Cash User

Step 1: Select Users from the Cash Manager tab. Click New CM User.

![Image of First State Community Bank]

![Table of CM User List]

![Diagram of Treasury Management]
Step 2: Complete the User Settings.

User Name: Name of Cash User.

User ID: Sign on for Cash User.

Administration:
- **No**: Cannot create/edit Cash Users. Cannot change settings.
- **Yes**: Full administrative rights. Can create/edit Cash Users and change settings (alias, password, email and account settings.)
- **Partial**: Can change Online Banking settings (alias, password, email and account settings) but cannot create/edit Cash Users.
- **View**: View-only authority. Cannot change any settings or Users.
**Password:** Establish a password for the Cash User. System will prompt the user to change the password at initial login and when password is reset.

**Wire Password:** 4-digit number needed to transmit a wire transfer to bank.

**Allow User Download:** Download and print prior day activity.

**Hold User:** If selected, user will not be able to log in. If user exceeds maximum login attempts, this box becomes checked. Uncheck the box and click Submit to unlock the user.

**E-mail Address:** User’s email address. May only be modified by full administrator.

**Daily ACH Limit:** Maximum amount user can initiate per day.

**Transfer Limit:** Maximum amount Cash User can transfer between accounts per transfer.

**Per Wire Limit:** Maximum amount user can transmit per wire.

**Display/Download ACH:** View batch details and download batch to .PDF or NACHA format.

**Full ACH Control:** Dual control setting for ACH. Allows Cash User to take multiple actions within a batch without requiring action from a second Cash User.

**Restricted Batch Access:** Cash User can view and work with restricted batches.

**Work with ACH:** Create/edit ACH batches and transactions.

**Upload ACH:** Upload NACHA files into ACH.

**Initiate ACH:** Send batch to Financial Institution for processing.

**Delete ACH:** Remove ACH batch from system.

**Import Transaction:** Upload transaction file into system (CSV, Fixed Position, tab delimited and NACHA).

**Update Transaction:** Upload transaction file into ACH. Will change dollar amount only for matching transactions. Will not create new transactions.
Step 3: Complete the Default Settings.

- **Transaction Inquiry**: View list of transactions
- **Statement Inquiry**: View available Online Banking statements.
- **Current Day Balance**: View current balance and activity totals.
- **Prior Day Balance**: View balance and activity totals as of previous business day.
- **Stop Inquiry**: View information on existing stop payments.
- **Stop Additions**: Enter new stop payments.
- **Bill Pay**: Access bill pay module.
- **Define Non-Rep Wires**: Create new single wire transfers.
- **Edit Non-Rep Wires**: Modify/delete single wire transfers.
- **Define Rep Wires**: Create wire templates.
- **Edit Rep Wires**: Modify/delete wire templates.
- **Transmit Wires**: Initiate wire to Financial Institution for processing.
- **Full Wire Control**: Dual control for wires. Allows Cash User to take multiple actions within a wire without requiring action from a second Cash User.
- **View Rates**: View Financial institution’s interest rates if turned on.
ES: Enroll/Un-enroll in Electronic Statement product.

Upload Positive Pay: Send issued items file to Financial Institution.

Work Positive Pay Items: Make decisions to pay/return exception items.

Transfers: Move money between accounts.

Order Checks: Reorder checks if Financial Institution has functionality turned on.

Select Accounts: Choose accounts that Cash User will have access to.

After a New Cash Manager is added the user will be placed on Hold. A member of the Electronic Banking Department will be contacting the Administrator to verify the new user. The Administrator can also contact FSCB at 877-955-3722, to confirm a new user was set-up.

Reporting

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

Current Day: Displays balance information and activity totals for current business day.
Position:

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. The files drop off this list after 7 days.

Options
Personal:

Account:

Edit account pseudo names and change the order in which accounts display on account listing page

To change the order of display, click on arrow and move the name of the account to the desired position.
Display: Edit default view settings

Alerts: Set up Event Alerts, Balance Alerts, Item Alerts and Personal Alerts
ATM/Debit Card: Manage debit cards tied to accounts within Online Banking

Electronic Documents (EDocs)

To sign up for EDocs, select the EDocs tab. You will be directed to the Enrollment page.

- Follow the steps as outlined below.
• In order to “Agree to the listed Terms”, you will have to scroll the agreement down to the very bottom and then check the box to the left side and “Enroll Now”.

Once you have agree to the Terms and Conditions you will select which accounts you would like to enroll on EDocs by selecting the Sign Up/Changes Tab.
Once you have selected the account with a check mark, you will need to select which documents you would like to receive electronically.

You can change the email address that the EDoc notifications will be sent to at any time, by selecting Email Settings.
When your Electronic Statement has generated you will receive an email with your security phrase in the subject line. You can then click the link that will open an online banking browser session for you to login and view your electronic statement.

You can add Additional Recipients to receive an Electronic Statement as well.

The additional recipient will receive an email when the statement is generated as follows:
Once the additional recipient opens the PDF they will open a PDF shell they will have to enter their user name and password in.

Once the addition recipient enters their user name and password the following PDF will appear:

The user will then need to double click on the push pin and the statement will open.