



Welcome to FirstNet Online Banking System



Bank Smart. Live Well. Enjoy the Ride



Member FDIC

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NOTICE

This document and its contents are intended for the sole use of *First United Bank* and its customers. Any reproduction of this document in any form is strictly prohibited without authorization in writing from *First United Bank*.

Accessing Internet Banking System

From your personal computer:

- Type **www.firstunited.net** into your browser's address line.
- Press the **Enter** key.
- You will be directed to the **First United Bank's** home page.
- Select **Online Banking** from the "Click Here For Banking Services" pull-down menu.
- You will be directed to the FirstNet Online Banking page.

NOTES

- The account holder cannot directly execute banking functions using the Internet Banking system.
- When submitting Internet Banking service requests, the user transmits an electronic message to **FIRST UNITED BANK** for action by bank personnel.
- Service requests received by **3:00 PM** will be posted the same day.
- Unless otherwise specified, service requests received after **3:00 PM** will be posted the next business day.
- The usual service fees and miscellaneous charges will apply.

FirstNet Online Banking – Welcome

- You must have an account with First United Bank to use this system.
- If you have an account and would like to sign up, click the **Enroll** button.
- You will be directed to the Enrollment Form screen.

Enroll

- To sign up for Internet Banking, fill in the information on the Enrollment Form and click the **Submit** button.
- In a few days, you will be directed to a letter containing a temporary password.
- Use this password, in conjunction with your primary account number as the Login ID, to log in to Internet Banking.

NOTE

- The first time you log in, you will be asked to change your password.

Login

NOTE

- This site incorporates *VeriSign's Digital ID* certificate which protects your transactions over the Internet.

- Click the **Login** button to sign on to Internet Banking
- You will be directed to the Login screen.
- Key in your Log-in ID and your secret Password.

NOTES

- If you have not signed up for Internet Banking with **FIRST UNITED BANK**, you will need to get a Log-In ID and Password from your bank representative.
- The Password is **Case Sensitive**; make sure you don't accidentally have your **CAPS LOCK** on.
- The first time you log into the system, you will be asked to change your password.

- Click the **Submit** button when you are ready to sign on.
- You will be directed to the Account Balances screen.

Demo

- Click the **Personal Banking Demo** button to preview the features of our Internet Banking System for Personal Accounts.
 - **Personal Banking**
 - Balance
 - History
 - Transfer
 - Pay Bills
 - Other Services
- Click the **Business Banking Demo** button to preview the features of our Cash Management Product for Business Accounts.
 - **Business Banking**
 - Balance
 - History
 - Transfer
 - Cash Manager
 - Other Services

NOTES

- The Cash Manager feature in the Business Banking System includes the **Pay Bills** service found in the Personal Banking System plus ten additional services designed specifically for commercial application.
- Clicking the **E-Mail** buttons found on many of the Internet Banking screens will provide an E-Mail template for the user to complete and send to the webmaster@firstunited.net by clicking the **Send** button.

Personal Banking Services

Balance

- Click the **Balance** button in the Main Menu.
- You will be directed to the Account Balances screen.

Balances

- The Account Balances screen allows you to view the current balances of your accounts.
- To view all of the available history on an account, click the **Snapshot** button to the right of the balance.
- You will be directed to the Account History screen.
- To return to the Account Balances screen, click the **Balances** button on the Sub Menu.
- For more choices in viewing History, click the **History** button in the Main Menu.
- You will be directed to the View History screen.

History

- Click the **History** button in the Main Menu.
- You will be directed to the View History screen.

View History

- If you are not viewing the View History screen, click the **View History** button in the Sub Menu.
- Select the account by clicking on the circular button next to the account number you wish to view.
- Key the range of dates for which you wish to view history.

NOTE

- If you don't specify a range, the system will display all available history for that account.
-
- If you wish to view your transaction history in descending order, click the box labeled "Show most recent transactions first."
 - Click the **Submit** button.
 - You will be directed to the **Account History** screen.

Export History

- Click the **Export History** button in the Sub Menu.
- You will be directed to the Export History screen.
- Select the account you wish to view by clicking on the circular button next to the account.
- Key in the desired range of dates.

NOTE

- If you don't specify a range, the system will export all available history for that account.

- Select the format by clicking on the circular button next to the account.

NOTES

- QIF format exports to *Quicken* and *Microsoft Money*; use this file to save time from having to key in individual transactions.
- Comma Delimited Text Format exports to Spreadsheets such as *Microsoft Excel*

- Click the **Submit** button.
- You will be directed to the Submit File screen.
- To export the history information to an OFC file, click the **Submit** button on the Submit File screen.
- Your browser will then (after a short time) create the file.
- If your browser has not done so, rename the file to "**hbexport.ofc**."
- Indicate that you want to save "**hbexport.ofc**" to disk, and then enter in an appropriate location to save it.
- Use the Import feature of your financial management program (e.g. *Quicken* or *Microsoft Money*) to import the data.

Statements

- Click the **Statements** button in the Sub Menu.
- You will be directed to the View Statement screen.
- Select the account you wish to view by clicking on the circular button next to the account.
- Select the month and year.
- Click the **Submit** button.
- You will be directed to the Monthly Statement screen.

View Checks

- Click the **View Checks** button in the Sub Menu.
- You will be directed to the View Checks screen.
- Select the account you wish to view by clicking on the circular button next to the account.
- If you know the specific check number and it is the only check you wish to display, type that number in the field labeled “Check #”.
- If you would like to view both front and back sides of your check, click the **View Both Sides** button.
- Click the **Submit** button.
- You will be directed to an Image screen of the selected check.
- If you left the field labeled “Check #” blank, you will be presented with a list of all available cleared checks.
- Click the **View** button for each check you wish to view.
- You will be directed to an Image screen of the selected check.

Search

- Click the **Search** button on the Sub Menu.
- You will be directed to the Perform Search screen.
- Select the account you wish to view by clicking on the circular button next to the account.
- Choose on or a combination of the available criteria (by Check Number, Amount, or Date) or pick a range within the criteria to locate a specific item or a range of items.
- Click the **Submit** button.
- You will be directed to the Search Results screen.
- If the check for which you are searching has cleared, its details will be presented to you in the history.

NOTE

- The view checks feature is limited to viewing checks that have cleared within the past 60 days of account activity.

Reconcile

- Click the **Reconcile** button in the Sub Menu.
- You will be directed to the Account Reconciliation screen.
- Select the account you wish to view by clicking on the circular button next to the account.
- Key in the desired range of dates.
- Click the **Submit** button.
- You will be directed to the Reconciliation Steps screen.
 - **Step 1:** Using your accounting or data base software, convert your data to a comma-delimited file or a QIF file.
 - If your accounting software cannot create one of these files, skip to Step 3 in the reconciliation steps.
 - **Step 2:** Type the file name into the box, then click the **Submit** button.
 - If your accounting software cannot create the required file, skip to Step 3.
 - You will be directed to the Step 3 screen.
 - Verify the accuracy of you data in the field on the screen, and then click the **Submit** button to reconcile this data against the information at the bank.
 - You will be directed to the Reconciliation Results screen.
 - **Step 3:** Enter or paste the information into the box (remember to use the Check Number, Amount, Date format), then click the **Submit** button.
 - You will be directed to the Reconciliation Results screen.

NOTES

- Reconciliation will return an immediate report indicating which items were “Presented but not Found” and which were “Found but not Presented.”
- Only checks are included in the Reconciliation report.

Transfer

- Click the **Transfer** button in the Main Menu.
- You will be directed to the Transfer screen.

Transfer

- If you are not viewing the Transfer screen, click the **Transfer** button in the Sub Menu.
- Select the **Transfer From** account by clicking the circular button.
- Select the **Transfer To** account by clicking the circular button.
- Select the date to transfer the funds (you can set it up to one year in advance).
- Enter the amount to be transferred into the field labeled "Amount: \$."
- Click the **Submit** button.
- You will be directed to an interim/popup window asking you to confirm the transfer.
- Click the **OK** button if you wish to submit the transfer to the bank.
- Click the **Cancel** button if you wish to cancel the transfer request.

NOTES

- All transfers requested after **3:00 PM** will be processed on the next business day.
- Loan payments will be applied to normally scheduled payments, with any additional funds applied to principal.

Set Up Accounts

- Click the **Set Up Accounts** in the Sub Menu.
- You will be directed to the Deposit Only Accounts screen.

NOTES

- A Deposit Only account is a convenient service that allows you to have quick, **transfer-only access** to up to four accounts into which you frequently transfer money.
- **Transfer-only access** means that all you can do with the account is transfer money into it. You will not be able to view the balance or the history, and no funds can be withdrawn from a Deposit Only account.
- If you choose to relate someone's account to yours in order to transfer funds into the account, that person will not have any access to your accounts.
- Example: Parents might list their college student's account as a Deposit Only account in order to conveniently transfer money to the student.

- Key in the account number.
- Select the account type and give a description to the account you will recognize.

NOTE

- You have the ability to add up to four Deposit Only accounts.

- Click the **Submit** button.
- You will be directed to the Transfer screen with your new account(s) appearing in the **Transfer To** list.

View Postings

- Click the **View Postings** button in the Sub Menu.
- You will be directed to the Internet Transfers screen.
- Postings representing requests made from this Internet-based system (not necessarily history) will be displayed.

NOTES

- This screen is also where you can cancel a transfer request.
 - The request can only be canceled up to the **3:00 PM** Posting Time on the day the transfer request is going to be processed.
-
- To cancel a transfer request, find the ID in the second column of data.
 - Type the ID into the Cancel Payment field at the bottom of the screen.
 - Click the **Cancel Payment** button.
 - You will be directed to a confirmation screen.
 - If you are sure you wish to cancel the transfer, click the **OK** button.
 - If you wish to rescind the cancellation request, click the **Cancel** button.

Pay Bills

- Click the **Pay Bills** button in the Main Menu.
- You will be directed to the Bill Payer screen.

Pay Bill

- If you are not viewing the Bill Payer screen, click the **Pay Bill** button on the Sub Menu.
- To change your Bill Pay layout, click one of the circular buttons to Pay one bill at a time or Pay multiple bills at a time.
- Click the **Change Layout** button.
- You will be directed to a revised Bill Payer screen.
- Select the bill to be paid by clicking in the respective field.
- Enter the desired pay date in the field labeled “**Send On:**”
- Enter the amount to be paid in the field labeled “**In the Amount Of:**”
- Select the desired account in the field labeled “**From Account:**”
- Click the **Submit** button.
- You will be directed to a confirmation screen.
- If you are sure you wish to pay as requested, click the **OK** button.
- You will be directed to the Bill Payer Postings screen.
- If you wish to rescind the Bill Pay request, click the **Cancel** button.

NOTES

- All bills submitted after **3:00 PM** will be posted on the next business day.
- Electronic bills will be processed within **48 hours** of posting.
- Companies indicated with a “(paid via paper draft)” in the Bill Payer list are not set up for electronic payment and therefore be directed to paper draft on your behalf.
- Paper draft payments take **5-8 business days** to reach their payees.

Single Payment

- Click the **Single Payment** button in the Sub Menu.
- You will be directed to the Add a New Payee screen.
- Select the first letter of the payee's name found from the scroll box.
- Click the **Submit** button.
- You will be directed to the Bill Payer screen.
- Enter the desired date in the field labeled "Send Payment On:"
- Choose from the payee list in the field labeled "Pay to the Order of:"
- If you did not choose from the payee list, enter the name of the payee in the field labeled "Payee Name:"
- Enter the payee's address and your account number with the payee in the appropriate fields.
- If you wish to use this bill payment again, click the box labeled "Save this information for future bill payments."
- Choose the desired response in the field labeled "Recurring Payment?"
- Choose the desired account in the field labeled "From Account:"
- Click the **Submit** button.
- You will be directed to the Bill Payer Postings screen.

NOTES

- All bills submitted after 3:00 PM will be posted the next business day.
- Electronic bills will be processed within 48 hours of posting.
- Companies indicated with an asterisk (*) in the payee list are not set up for electronic payments and therefore be directed to a paper draft on your behalf.
- These paper draft payments take 5-8 business days to reach their payees.

Modify Payees

- Click the **Modify Payees** button in the Sub Menu.
- You will be directed to the Your Current Bill Payer List screen.

To Modify an Entry:

- Select the entry you wish to modify from Your Current Bill Payer List.
- Click the **Modify This Entry** button.
- You will be directed to a screen containing fields for the payee and payment data.
- Edit the information you wish to change.

NOTES

- Be sure to enter your account number with the payee in the field labeled "Account Number".
- Enter the payee's address (i.e. where the bill is to be sent) in the field labeled "Payment Address" so the bank has it for its records.

- Click the **Submit** button.
- You will be redirected to the Your Current Bill Payer List screen.

To Remove an Entry:

- Select the entry you wish to remove from Your Current Bill Payer List.
- Click the **Remove This Entry** button.
- You will be directed to a confirmation screen.
- If you are sure you want to delete this item, click the **OK** button.
- If you wish to cancel removal of the entry, click the **Cancel** button.

To Add an Entry:

- Click the **Add Entry** button.
- You will be directed to the Add Payee screen.
- Find the first letter of the Payee you wish to add in the alphabetical list.
- Click the **Add Entry** button.
- You will be directed to a screen with an alphabetized list of all available Payees beginning with the selected letter.
- Choose a payee from the list, and then enter the requested information in the fields provided.
- If you don't see the company on the list that you would like to pay, type its name in the field labeled "Payee Name:"

NOTES

- Items paid electronically take up to **48 hours** to process.
 - Items paid via paper draft (indicated by an asterisk in the alphabetized list) take **5-8 business days** to process.
-
- After completing all the information fields, click the **Add This Account** button.
 - You will be redirected to the Add Payee screen.
 - Add another payee or click the **Go Back** button to return to Your Current Bill Payer List screen.

View Postings

- Click the **View Postings** button in the Sub Menu.
- You will be directed to the Bill Payer Postings screen.
- Select the payment categories you wish to view.
- Click the **Submit** button.
- You will be directed to the Bill Payer Postings screen with your payments listed.

NOTES

- The Cash Management Postings screen breaks today's, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- Key the ID of the posting you wish to cancel into the **Payment ID:** field at the bottom of the screen.
- Click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you wish to cancel the payment, click the **OK** button.
- If you wish to rescind the cancellation request, click the **Cancel** button.

Other Services

- Click the **Other Services** button in the Main Menu.
- You will be directed to the Change of Address screen.

Change Address

- If you are not viewing the Change of Address screen, click the **Change Address** button in the Sub Menu.
- Fill out the entry fields on the **Change of Address** form.

NOTE

- Entry fields indicated by an asterisk (*) must be filled in.

- Click the **Submit** button.
- You will be directed to the Change of Address screen with the statement, “Your request has been sent to the bank” imprinted in red across the top.

Re-Order Checks

- Click the **Re-Order Checks** button in the Sub Menu.
- You will be directed to the Re-Order Checks screen.
- Fill out the requested information in the re-order form.
- Click the **Submit** button.
- You will be directed to the Re-Order Checks screen with the statement, “Your request has been sent to the bank” imprinted across the top.

NOTE

- Re-ordered checks will be the same style as your previous order.

Direct Deposit

- Click the **Direct Deposit** button in the Main Menu.
- You will be directed to a screen with the Direct Deposit Request form.
- Enter all of the requested information in the form.
- Print the form using your browser's print function (usually under the File menu).
- Sign and date the form, then mail it to:

**FIRST UNITED BANK
PO BOX 16500
5802 4TH ST
LUBBOCK TX 79490**

Stop Payment

- Click the **Stop Payment** button in the Sub Menu.
- You will be directed to a screen with the Stop Payment Request form.
- Enter all of the requested information in the form.

To send an “oral” stop payment request to the bank:

- Click the Submit button.

NOTES

- By clicking Submit, you are sending an “oral” stop payment request to the bank.
- The “oral” stop payment request is only binding for **14 days** unless confirmed in writing.
- Your account will be charged **\$20.00** for a stop payment request.

To send a “written” stop payment request to the bank:

- Print the form using your browser’s print function (usually under the File menu).
- Sign and date the form, then mail it to:

**FIRST UNITED BANK
PO BOX 16500
5802 4TH ST
LUBBOCK TX 79490**

NOTES

- “**Written**” stop payment requests become ineffective **6 months** from date accepted.
- Your account will be charged **\$20.00** for a stop payment request.

- To remove information entered in the form, click the **Clear Form** button.

Savings Bonds

- Click the **Savings Bonds** button in the Sub Menu.
- You will be directed to a screen with the purchase order form labeled “Savings Bonds.”
- To be directed to instructions for completing the form, click the magenta **Help** links in the upper right hand corner of each section.
- To return to the purchase order form from the instructions screen, right click anywhere on the screen.
- You will be directed to an option menu; left click the Back option.
- After completing the order form, click the **Submit** button.

NOTE

- For additional information about savings bonds, visit www.savingsbonds.gov.

Q-Cards

- Click the **Q-Cards** button in the Sub Menu.
- You will be directed to an E-Mail Alert screen.
- Complete the desired fields to be directed to alerts from the bank via E-mail.
- Confirm that your personal address appears in the field labeled “E-Mail Address:”
- Click the **Submit** button.

NOTE

- The **E-Mail** button on the E-Mail Alert screen performs the same function as the **Submit** button.

Business Banking Services

NOTE

- The features offered in Business Banking Services are identical to those offered in Personal Banking services with one exception. **Cash Manager** in the Business service replaces **Pay Bills** in the Personal Service. However, the **Cash Manager** feature includes the **Pay Bills** service plus ten additional services designed specifically for commercial application.

Cash Manager

- Click the **Cash Manager** button on the Main Menu.
- You will be directed to the Cash Manager Menu screen.

Cash Menu

- If you are not viewing the Cash Manager Menu screen, click the **Cash Menu** button on the Sub Menu.
- The Cash Manager Menu screen provides links to eleven services offered in the Cash Manager feature.

Pay Bills

- Click the **Pay Bills** link in the Cash Manager Menu.
- You will be directed to the Bill Payer screen.

Pay Bill

- If you are not viewing the Bill Payer screen, click the **Pay Bill** button on the Sub Menu.
- Select the bill to be paid by clicking in the respective field.
- Enter the desired pay date in the field labeled “**Send On:**”
- Enter the amount to be paid in the field labeled “**In the Amount Of:**”
- Select the desired account in the field labeled “**From Account:**”
- Click the **Submit** button.
- You will be directed to the confirmation screen.
- If you are sure you wish to pay as requested, click the **OK** button; if you wish to rescind the Bill Pay request, click the **Cancel** button.
- If you clicked the **OK** button, you will be directed to the Cash Management Postings screen reflecting you revised Bill Pay information.

NOTES

- All bills submitted after **3:00 PM** will be posted on the next business day.
- Electronic bills will be processed within **48 hours** of posting.
- Companies indicated with a “(paid via paper draft)” in the Bill Payer list as well as all companies that are not listed in the Bill Payer list are not set up for electronic payment and therefore be directed to paper draft on your behalf.
- Paper draft payments take **5-8 business days** to reach their payees.

Single Payment

- Click the **Single Payment** button in the Sub Menu.
- You will be directed to the Add a New Payee screen.
- Select the first letter of the payee's name from the scroll box.
- Click the **Submit** button.
- You will be directed to the Bill Payer screen.
- Enter the desired date in the field labeled "**Send Payment On:**"
- Choose from the payee list in the field labeled "**Pay to the Order of:**"
- If you did not choose from the payee list, enter the name of the payee in the field labeled "**Payee Name:**"
- Enter the payee's address and you account number with the payee in the appropriate fields.
- If you wish to use this bill payment again, click the box labeled "**Recurring Payment?**"
- Choose the desired account in the field labeled "**From Account:**"
- Click the **Submit** button.
- You will be directed to the Cash Management Postings screen with your [Bill Payer Postings](#) listed.

NOTES

- The [Cash Management Postings](#) screen breaks today's, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- If you wish to cancel any payment before it is posted, type its ID into the “**Payment ID:**” field and click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you wish to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.
- To cancel or modify a recurring payment, click the **Modify Payees** button in the Sub Menu.

Modify Payees

- Click the **Modify Payees** button in the Sub Menu.
- You will be directed to the Your Current Bill Payer List screen.

To Modify an Entry:

- Select the entry you wish to modify from Your Current Bill Payer list.
- Click the **Modify This Entry** button.
- You will be directed to a screen containing payee and payment data.
- Edit the information you wish to change.

NOTES

- Be sure to enter your account number with the payee in the field labeled "Account Number".
- Enter the payee's address (i.e. where the bill it to be sent) in the field labeled "Payment Address" so the bank has it for its records.

- Click the **Submit** button.
- You will be redirected to the Your Current Bill Payer List screen.

To Remove an Entry:

- Select the entry you wish to remove from Your Current Bill Payer List.
- Click the **Remove This Entry** button.
- You will be directed to a confirmation screen.
- If you are sure you want to delete this item, click the **OK** button; if you wish to cancel removal of the entry, click the **Cancel** button.

To Add an Entry:

- Click the **Add Entry** button.
- You will be directed to the Add Payee screen.
- Find the first letter of the Payee you wish to add in the alphabetical list.
- Click the **Add Entry** button.
- You will be directed to a screen with an alphabetized list of all available Payees beginning with the selected letter.
- Choose a payee from the list, and then enter the requested information in the fields provided.
- If you don't see the company you would like to pay, type its name in the field labeled "**Payee Name:**"

NOTES

- Items paid electronically take up to **48 hours** to process.
 - Items paid via paper draft (indicated by an asterisk in the alphabetized list) take **5-8 business days** to process.
-
- After completing all the information fields, click the **Add This Account** button.
 - You will be redirected to the Add Payee screen.
 - Add another payee or click the **Go Back** button to return to the Your Current Bill Payer List screen.

View Postings

- Click the **View Postings** button in the Sub Menu.
- You will be directed to the Cash Management Postings screen.
- Select the transaction categories you wish to view.
- Click the **Submit** button.
- You will be directed to the Cash Management Postings screen with your [Bill Payer Postings](#) listed.

NOTES

- The Cash Management Postings screen breaks today's, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in this mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- If you wish to cancel any payment before it is posted, type its ID into the "**Payment ID:**" field and click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you wish to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.
- To cancel or modify a recurring payment, click the **Modify Payees** button in the Sub Menu.

Payroll

- Click the **Payroll** link in the Cash Manager Menu.
- You will be directed to the Payroll screen.

Payroll

- If you are not viewing the Payroll screen, click the **Payroll** button in the Sub Menu.
- If the payee list reflected on the Payroll is not the one preferred, select a different list by clicking one of the categories listed in the pull-down menu labeled “**Category:**”, then click the **Change Layout** button.

NOTE

- The procedures for creating new categories will be addressed with the Set Up Payroll instructions following this section.

- Key in the date on which the transfer is to be sent in the “**Send Payment On:**” field.

NOTES

- The field “Effective Date:” will show you when your ACH payment will post (typically two days after the “Send Payment On” date, unless there is a holiday or weekend).
- The “Effective Date” field will automatically fill in for you.

- If there are employees who will not be paid in a given schedule, click in their boxes to remove the check marks.

NOTES

- An empty box (i.e. with no check mark) indicates that this employee will not be paid in this schedule.
- The amounts in the “Amount:” fields default to the Usual Payment Amount that you specified in the Payroll set up.
- The “usual payment amount” should be the net payment for deposit for each employee.

- If desired, enter a different amount in the field labeled “**Amount:**”
- Select the account from which payroll is to be deducted.
- Click the **Submit** button.
- You will be directed to a confirmation screen.
- If you wish to make the payments as entered, click the **OK** button; if you wish to cancel the Payroll Payment request, click the **Cancel** button.
- If you clicked the **OK** button, you will be directed to the Cash Management Postings screen with your pending transaction(s) posted.

NOTES

- The Cash Management Postings screen breaks today’s, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in mind, this is not a history; this is a record of the requests you have sent over the internet.

To Cancel a Payment

- Key the posting ID into the field labeled “**Payment ID:**” at the bottom of the screen.
- Click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you are sure you want to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.
- If you clicked the **OK** button, you will be directed to a revised Cash Management Postings screen reflecting cancellation of you pending transaction.

Set Up Payroll

- Click the **Set Up Payroll** button on the Sub Menu.
- You will be directed to the Your Current Payroll Recipient List screen.

NOTES

- You can **Modify** or **Remove** any entry in your list by selecting the **Modify This Entry** or **Remove This Entry** buttons respectively.
- You can **Add** an entry to your list by selecting the **Add Entry** button.

To modify a payroll recipient entry:

- Select the entry to be modified from the pull-down list.
- Click the **Modify This Entry** button.
- You will be directed to a screen containing all of the selected recipients' payroll data.
- Enter the requested information in the fields provided.

NOTE

- If you regularly pay a certain amount, indicate that amount in the field labeled "Usual Payment Amount:"

- Click the **Submit** button.
- You will be redirected to the Your Current Payroll Recipient List screen.

To remove a payroll recipient entry:

- Select the entry to be removed from the pull-down list.
- Click the **Remove This Entry** button.
- You will be directed to a confirmation screen.

- If you are sure you want to delete this item, click the **OK** button.
- If you wish to rescind the deletion request, click the **Cancel** button.

To Add a payroll recipient entry:

- Click the **Add Entry** button.
- You will be directed to a screen containing fields for the added recipient's payroll data.
- Key in all of the requested information in the fields provided.
- If you want this recipient to belong to a category with other recipients, select the category from the pull-down list labeled "**Category:**"
- If you wish to create a new category, enter the name in the field labeled "**Category: - or create your own:**"

NOTES

- The "Usual Payment Amount" will default into this employee's profile, so you don't have to key it in every time you schedule payments.
- On the actual payment screen, you can turn off the "Usual Payment Amount" defaults if you wish to leave them blank.
- You can use the Primary/Secondary account to split payments between two accounts.
- A Primary/Secondary account is typically used in situations where the employee makes a loan payment and wants a fixed portion of salary to go to a fixed account.

- When the fields are filled out correctly, click the **Add This Account** button.
- You will be redirected to the Your Current Payroll Recipient List screen with the revised list.

View Postings

- Click the **View Postings** button on the Sub Menu.
- You will be directed to the Cash Management Postings screen.
- Select the transaction categories you wish to view.
- Click the **Submit** button.
- You will be directed to the Cash Management Postings screen with your payments listed.

NOTES

- The Cash Management Postings screen breaks today's, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- If you wish to cancel any payment before it is posted, type its ID into the "**Payment ID:**" field and click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you wish to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.

Collections

- Click the **Collections** link in the Cash Manager Menu.
- You will be directed to the Collections screen.

NOTE

- Collections enables you to generate an ACH debit from a company or a person.

Collections

- If you are not viewing the Collections screen, click the **Collections** button in the Sub Menu.
- Select the desired payor list from the pull-down menu then click the **Change Layout** button.
- You will be directed to the Collections screen listing the desired payors.

NOTE

- The procedures for setting up new collections will be addressed with the Set Up Collections instructions following this section.

- Key in the date on which the request is to be sent in the “**Send Request On:**” field.

NOTES

- The field “Effective Date:” will show you when the payor accounts will be debited (typically one day after the posting date, unless there is a holiday or weekend).
- The “Effective Date” field will automatically fill in for you.

- If there are payors from whom you are not requesting collection, click in their boxes to remove the check marks.

NOTES

- An empty box (i.e. with no check mark) indicates that a collection will not be made from this payor in this schedule.
- The amounts in the “Amount:” fields default to the Usual Payment Amount that you specified in the Collections set up.

- If desired, enter a different amount in the field labeled “**Amount:**”
- If you wish to import the amount to be collected from your accounting software, click the **Clear Form** button to clear the values from the fields, and then click the **Import Amount** button.
- You will be directed to a screen with steps for importing data from your accounting software.
- **Step 1:** Using your accounting or database software, convert your data to a comma-delimited file with the following fields:
 - Payee Name (a full name, e.g. John Doe)
 - Payment Amount (an amount, e.g. 700.00)
 - Examples:
 - John Doe, 700.00
 - “Jane Smith”, “356.00”
- **Step 2:** Enter the file name into the box provided at the bottom of the screen, and then click the Import Amount button.

NOTES

- To select the file name from your personal files, click the **Browse** . . . button.
- To confirm your data is in the correct format, you may wish to click the **Preview** button.
- You must be using *Internet Explorer 4.0* or above, or *Netscape Navigator 3.0* or above.

- You will be directed to the Collections screen with the imported collection amounts posted.
- Select the amount into which the collection is to be deposited.
- Click the **Submit** button.
- You will be directed to a confirmation screen.
- If you wish to receive the credits as entered, click the **OK** button; if you wish to cancel the Payroll Payment request, click the **Cancel** button.
- If you clicked the **OK** button, you will be directed to the Cash Management Postings screen with your pending transaction(s) posted.

NOTES

- The Cash Management Postings screen breaks today's, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in mind, this is not a history; this is a record of the requests you have sent over the internet.

To Cancel a Payment

- Key the posting ID into the field labeled "**Payment ID:**" at the bottom of the screen.
- Click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you are sure you want to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.
- If you clicked the OK button, you will receive a revised Cash Management Postings screen reflecting cancellation of your pending transaction.

Set Up Collections

- Click the **Set Up Collections** button on the Sub Menu.
- You will be directed to the Your Current Collections List screen.

NOTES

- You can **Modify** or **Remove** any entry in your list by selecting the **Modify This Entry** or **Remove This Entry** buttons respectively.
- You can **Add** an entry to your list by selecting the **Add Entry** button.

To modify a payor entry:

- Select the entry to be modified from the pull-down list.
- Click the **Modify This Entry** button.
- You will be directed to a screen containing all of the selected payor's data.
- Enter the requested information in the fields provided.

NOTES

- If you regularly pay a certain amount, indicate that amount in the field labeled "Usual Payment Amount:"
- If you want the Payor, or some third party, to receive an email confirmation that the ACH has been scheduled and should be debiting their accounts, type in the email address where the confirmation should be sent in the "E-Mail Confirmation To:" field.

- Click the **Submit** button.
- You will be redirected to the Your Current Collections List screen.

To Remove a payor entry:

- Select the entry to be removed from the pull-down list.
- Click the **Remove This Entry** button.
- You will be directed to a confirmation screen.
- If you are sure you want to delete this item, click the **OK** button; if you wish to rescind the deletion request, click the **Cancel** button.

To Add a payor entry:

- Click the **Add Entry** button.
- You will be directed to a screen containing fields for the added Payor's data.
- Key in all of the requested information in the fields provided.
- If you want this Payor to belong to a category with other Payors, select the category from the pull-down list labeled "**Category:**"
- If you wish to create a new category, enter the name in the field labeled "**Category: - or create your own:**"
- When the fields are filled out correctly, click the **Add This Account** button.
- You will be redirected to the Your Current Collections List screen with the revised list.

View Postings

- Click the **View Postings** button on the Sub Menu.
- You will be directed to the Cash Management Postings screen.
- Select the transaction categories you wish to view.
- Click the **Submit** button.
- You will be directed to the Cash Management Postings screen with you payments listed.

NOTES

- The Cash Management Postings screen breaks today's, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- If you wish to cancel any payment before it is posted, type its ID into the **Payment ID:** field and click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you wish to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.

Authorize Transactions

- Click the **Authorize Transactions** link in the Cash Manager Menu.
- You will be directed to the Transactions Requiring Authorization screen.

Authorize

- If you are not viewing the Transactions Requiring Authorization screen, click the **Authorize** button in the Sub Menu.
- To authorize any transaction, simply click in its checkbox.

NOTES

- To authorize all of the transactions listed, click the **Authorize All** button.
- Any items not authorized by the closing time on their posting date will be considered canceled.

- Click the **Submit** button.
- You will be directed to a confirmation screen.
- If you are sure you want to authorize these items, click the **OK** button; if you wish to cancel the authorization request, click the **Cancel** button.
- If you clicked the **OK** button, you will be directed to the Cash Management Postings screen with you pending transaction(s) posted.

NOTES

- The Cash Management Postings screen breaks today's, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- If you wish to cancel any payment before it is posted, type its ID into the **Payment ID:** field and click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you wish to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.

View Postings

- Click the **View Postings** button in the Sub Menu.
- You will be directed to the Cash Management Postings screen.
- Select the transaction categories you wish to view.
- Click the **Submit** button.
- You will be directed to the Cash Management Postings screen with you payments listed.

NOTES

- The Cash Management Postings screen breaks today's, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in this mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- If you wish to cancel any payment before it is posted, type its ID into the **Payment ID:** field and click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you wish to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.

EFT Tax Payments

- Click the **EFT Tax Payments** link in the Cash Manager Menu.
- You will be directed to the EFT Tax Payment screen.

Tax

- If you are not viewing the EFT Tax Payment screen, click the **Tax** button in the Sub Menu.
- Select the desired Tax Identification Number in the “**TIN:**” drop-down list.
- Key in the date on which the transfer is to be sent in the “**Send Payment On:**” field.

NOTES

- The field “**(Effective Date)**” will show you when your ACH payment will post (typically two days after the “Send Payment On:” date, unless there is a holiday or weekend).
- The “**(Effective Date)**” field will automatically fill in for you.

- Key in the appropriate date in the “**Tax period ending**” field.
- Select a tax form from the drop-down list.

NOTES

- Selecting a tax form will automatically fill in the appropriate boxes with the tax form's data.
- You can also manually key in the tax form's information in the appropriate boxes.

- Key in the dollar amount for each category of the form you have selected.

NOTES

- The blue dollar symbol indicates the total amount of the categories.
- The total amount automatically updates as you enter amounts.

- Select the account from which the funds will be deducted.
- Click the **Submit** button.
- You will be directed to a confirmation screen.
- If you are ready to schedule the tax payments, click the **OK** button; if you wish to cancel the tax payment requests, click the **Cancel** button.
- If you clicked the **OK** button, you will be directed to the Cash Management Postings screen with you payments listed.

NOTES

- The Cash Management Postings screen breaks today's, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in this mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- If you wish to cancel any payment before it is posted, type its ID into the **Payment ID:** field and click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you wish to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.

Set Up Tax

- Click the **Set Up Tax** button on the Sub Menu.
- You will be directed to the Set Up Tax screen.
- Enter the requested information for up to five **"Federal Tax IDs."**

NOTES

- You cannot use Electronic Tax Payment unless you have enrolled with the IRS.
- To enroll with the IRS, call either **800-945-8400** (North) or **800-555-4477** (South).
- The "North" region contains Northern California, and the following states: AK, CO, CT, HI, IA, ID, IL, IN, KS, MA, ME, MI, MN, MO, MT, ND, NE, NH, NJ, OR, RI, SD, UT, VT, WA, WI, and WY.
- The "South" region contains all other states (including OH and PA).

- Click the **Submit** button.
- If you wish to return to the Cash Manager Menu screen, click the **Go Back** button.

View Postings

- Click the **View Postings** button in the Sub Menu.
- You will be directed to the Cash Management Postings screen.
- Select the transaction categories you wish to view.
- Click the **Submit** button.
- You will be directed to the Cash Management Postings screen with your payments listed.

NOTES

- The Cash Management Postings screen breaks today's, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- If you wish to cancel any payment before it is posted, type its ID into the **Payment ID:** field and click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you wish to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.

ACH Payments

- Click the **ACH Payments** link in the Cash Manager Menu.
- You will be directed to the ACH Payments screen.

ACH

- If you are not viewing the ACH Payments screen, click the **ACH** button in the Sub Menu.
- Choose a payee category from the drop-down list, and then click the **Change Layout** button.

NOTES

- Selecting a payee category will automatically display all of the payees that you have previously associated with that category.
- To add an individual payee or create a new category, click the **Set Up ACH** button in the Sub Menu, then click the **Add Entry** button.

- When the payees display on the yellow ACH register, click the “**Send Payment To:**” box to select whom you wish to pay.
- Key in the date on which the payment is to be sent in the “**Send Payment On:**” field.

NOTES

- The “**(Effective Date)**” field will show you when your ACH payment will post (typically two days after the “Send Payment On” date, unless there is a holiday or weekend).
- The “**(Effective Date)**” field will automatically fill in for you.

- Enter the amount to be paid in the “**Amount:**” field.
- If you wish to send a short message along with ACH Origination, enter your message in the field labeled “**ACH Addendum.**”

NOTES

- The “**ACH Addendum**” message will be sent to the bank with the ACH Origination.
- When the payee receives the origination, he/she will also receive the “**ACH Addendum**” message.

- Select whether the payments are intended to be “**CCD**” or “**PPD**.”

NOTE

- If you are paying a company, choose “**Via CCD**”; if you are paying a person, choose “**Via PPD**”.

- Select the account from which the ACH payments will be paid in the “**From Account:**” drop-down list.

NOTES

- All requests sent after **3:00 p.m.** will be posted on the next business day.
- To “**prenote**” a payee, simply click the payee’s checkbox and enter in an amount of **\$0.00**.
- Payee accounts will be credited on the “**Effective Date**” (two business days after the posting date).

- Click the **Submit** button.
- You will be directed to a confirmation screen.
- If you wish to make the payments as entered, click the **OK** button; if you wish to rescind the ACH Payment request, click the **Cancel** button.
- If you clicked the **OK** button, you will be directed to the Cash Management Postings screen with your payments listed.

NOTES

- The Cash Management Postings screen breaks today's, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in this mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- If you wish to cancel any payment before it is posted, type its ID into the **Payment ID:** field and click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you wish to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.

Single Payment

- Click the **Single Payment** button in the Sub Menu.
- You will be directed to the ACH Payments screen.
- Choose a payee from the “**Send Payment To:**” drop-down list, or enter the information for that transferee in the fields provided.

NOTES

- Manually entering the payee information WILL NOT add that payee to your ACH Origination list.
- The Single ACH Payment is intended to allow a one-time-only ACH Origination payment without adding that payee to the ACH Origination list.

- Key in the date on which the payment is to be sent in the “**Send Request On:**” field.

NOTES

- The “**(Effective Date)**” field will show you when your ACH payment will post (typically two days after the “Send Payment On” date, unless there is a holiday or weekend).
- The “**(Effective Date)**” field will automatically fill in for you.

- Select whether the payments are intended to be “CCD” or “PPD.”

NOTE

- If you are paying a company, choose “Via CCD”; if you are paying a person, choose “Via PPD”.

- Select the account from which the ACH payments will be paid in the “**From Account:**” drop-down list.

NOTES

- All requests sent after **3:00 p.m.** will be posted on the next business day.
- To “prenote” a payee, simply click the payee’s checkbox and enter in an amount of **\$0.00**.

- Click the **Submit** button.
- You will be directed to a confirmation screen.
- If you wish to make the payments as entered, click the **OK** button; if you wish to cancel the ACH Payment request, click the **Cancel** button.
- If you clicked the **OK** button, you will be directed to the Cash Management Postings screen with your [ACH Postings](#) listed.

NOTES

- The Cash Management Postings screen breaks today’s, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- If you wish to cancel any payment before it is posted, type its ID into the **Payment ID:** field and click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you wish to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.

Set Up ACH

- Click the **Set Up ACH** button in the Sub Menu.
- You will be directed to the Your Current ACH Recipient List screen.

To Modify an Entry:

- Select the entry you wish to modify from **Your Current ACH Recipient List**.
- Click the **Modify This Entry** button.
- You will be directed to screen containing the recipient's data.
- Edit the information you wish to change.

NOTES

- If you want this recipient to belong to a category with other recipients, you can specify the category in this screen.
 - You may also create new categories.
-
- If you want the recipient, or some third party, to receive an email confirmation that the ACH has been scheduled and should be hitting their account, type in the email address where the confirmation should be sent in the "**E-Mail Confirmation To:**" field.
 - Click the **Submit** button.
 - You will be redirected to the Your Current ACH Recipient List screen.

To Remove an Entry:

- Select the entry you wish to remove from **Your Current ACH Recipient List**.
- Click the **Remove This Entry** button.
- You will be directed to a confirmation screen.
- If you are sure you want to delete this item, click the **OK** button; if you wish to cancel removal of entry, click the **Cancel** button.

To Add an Entry:

- Click the **Add Entry** button.
- You will be directed to a screen containing the recipient's data.
- Key in all the information asked for in the fields provided.

NOTES

- If you want this recipient to belong to a category with other recipients, you can specify the category in this screen.
 - You may also create new categories.
-
- If you want the recipient, or some third party, to receive an email confirmation that the ACH has been scheduled and should be hitting their account, type in the email address where the confirmation should be sent in the "**E-Mail Confirmation To:**" field.
 - If you wish to return to the Your Current ACH Recipient List screen for any reason, click the **Go Back** button.
 - When the fields are filled out correctly, click the **Add This Account** button.
 - You will be redirected to the Your Current ACH Recipient List screen.

View Postings

- Click the **View Postings** button in the Sub Menu.
- You will be directed to the Cash Management Postings screen.
- Select the transaction categories you wish to view.
- Click the **Submit** button.
- You will be directed to the Cash Management Postings screen with your payments listed.

NOTES

- The Cash Management Postings screen breaks today's, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- If you wish to cancel any payment before it is posted, type its ID into the **Payment ID:** field and click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you wish to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.

ACH Recipients

- Click the **ACH Receipts** link in the Cash Management Menu.
- You will be directed to the ACH Receipts screen.

ACH

- If you are not viewing the ACH Receipts screen, click the **ACH** button in the Sub Menu.
- Choose a payor category from the drop-down list, and then click the **Change Layout** button.

NOTES

- Selecting a payor category will automatically display all of the payors that you have previously associated with that category.
 - To add an individual payor or create a new category, click the **Set Up ACH** button in the Sub Menu, then click the **Add Entry** button.
- When the payors display on the yellow ACH register, click in the “**Collect Funds From:**” box to select from whom you wish to collect.
 - Key in the date on which the request is to be sent in the “**Send Request On:**” field.

NOTES

- The “**(Effective Date)**” field will show you when your ACH request will post (typically two days after the “Send Request On” date, unless there is a holiday or weekend).
 - The “**(Effective Date)**” field will automatically fill in for you.
- Enter the amount to be collected in the “**Amount:**” field.
 - If you wish to send a short message along with the ACH Origination, enter your message in the field labeled “**ACH Addendum.**”

NOTES

- The “**(Effective Date)**” field will show you when your ACH request will post (typically two days after the “Send Request On” date, unless there is a holiday or weekend).
- The “**(Effective Date)**” field will automatically fill in for you.

- Select whether the payments are intended to be “CCD” or “PPD.”

NOTE

- If you are paying a company, choose “Via CCD”; if you are paying a person, choose “Via PPD”.

- Select the account into which the ACH collections will be deposited in the “**Into Account:**” drop-down list.

NOTES

- All requests sent after **3:00 p.m.** will be posted on the next business day.
- To “prenote” a payor, simply click the payor’s checkbox and enter in an amount of **\$0.00**.
- Payor accounts will be credited on the “**Effective Date**” (two business days after the posting date).

- Click the **Submit** button.
- You will be directed to a confirmation screen.
- If you wish to receive the credits as entered, click the **OK** button; if you wish to cancel the ACH Collection request, click the **Cancel** button.
- If you clicked the **OK** button, you will be directed to the Cash Management Postings screen with you payments listed.

NOTES

- The Cash Management Postings screen breaks today's, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- If you wish to cancel any payment before it is posted, type its ID into the **Payment ID:** field and click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you wish to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.

Single Payment

- Click the **Single Payment** button in the Sub Menu.
- You will be directed to the ACH Receipts screen.
- Choose a payor from the “**Collect Funds From:**” drop-down list, or enter the information for that payor in the fields provided.

NOTES

- Manually entering the payor information WILL NOT add that payor to your ACH Origination list.
- The Single ACH Payment is intended to allow a one-time-only ACH Origination collection without adding that payor to the ACH Origination list.

- Key in the date on which the collection is to be sent in the “**Send Request On:**” field.

NOTES

- The “**(Effective Date)**” field will show you when your ACH collection will post (typically two days after the “Collect Funds From” date, unless there is a holiday or weekend).
- The “**(Effective Date)**” field will automatically fill in for you.

- Select whether the collections are intended to be “CCD” or “PPD.”

NOTE

- If you are collecting from a company, choose “Via CCD”; if you are collecting from a person, choose “Via PPD”.

- Select the account into which the ACH collections will be deposited in the “**Into Account:**” drop-down list.

NOTES

- All requests sent after **3:00 p.m.** will be posted on the next business day.
- To “prenote” a payor, simply click the payor’s checkbox and enter in an amount of **\$0.00**.

- Click the **Submit** button.
- You will be directed to a confirmation screen.
- If you wish to receive the collections as entered, click the **OK** button; if you wish to cancel the ACH Collection request, click the **Cancel** button.
- If you clicked the **OK** button, you will be directed to the Cash Management Postings screen with your [ACH Postings](#) listed.

NOTES

- The [Cash Management Postings](#) screen breaks today’s, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- If you wish to cancel any payment before it is posted, type its ID into the Payment ID: field and click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you wish to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.

Set Up ACH

- Click the **Set Up ACH** button in the Sub Menu.
- You will be directed to the Your Current ACH Credit List screen.

To Modify an Entry:

- Select the entry you wish to modify from **Your Current ACH Credit List**.
- Click the **Modify This Entry** button.
- You will be directed to a screen containing the payor's data.
- Edit the information you wish to change.

NOTES

- If you want this payor to belong to a category with other payors, you can specify the category in this screen.
 - You may also create new categories.
-
- If you want the payor, or some third party, to receive an email confirmation that the ACH has been scheduled and should be hitting their account, type in the email address where the confirmation should be sent in the "**E-Mail Confirmation To:**" field.
 - Click the **Submit** button.
 - You will be redirected to the Your Current ACH Credit List screen.

To Remove an Entry:

- Select the entry you wish to remove from **Your Current ACH Credit List**.
- Click the **Remove This Entry** button.
- You will be directed to a confirmation screen.
- If you are sure you want to delete this item, click the **OK** button; if you wish to cancel removal of the entry, click the **Cancel** button.

To Add an Entry:

- Click the **Add Entry** button.
- You will be directed to a screen containing the payor's data.
- Key in all the information asked for in the fields provided.

NOTES

- If you want this payor to belong to a category with other payors, you can specify the category in this screen.
 - You may also create new categories.
-
- If you want the payor, or some third party, to receive an email confirmation that the ACH has been scheduled and should be hitting their account, type in the email address where the confirmation should be sent in the "**E-Mail Confirmation To:**" field.
 - If you wish to return to the Your Current Credit List screen for any reason, click the **Go Back** button.
 - When the fields are filled out correctly, click the **Add This Account** button.
 - You will be redirected to the Your Current Credit List screen.

View Postings

- Click the **View Postings** button in the Sub Menu.
- You will be directed to the Cash Management Postings screen.
- Select the transaction categories you wish to view.
- Click the **Submit** button.
- You will be directed to the Cash Management Postings screen with your payments listed.

NOTES

- The Cash Management Postings screen breaks today's, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- If you wish to cancel any payment before it is posted, type its ID into the **Payment ID:** field and click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you wish to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.

Wire Transfer Requests

- Click the **Wire Transfer Requests** link in the Cash Manager Menu.
- You will be directed to the Wire Transfer screen.

Wire Transfer

- If you are not viewing the Wire Transfer screen, click the **Wire Transfer** button in the Sub Menu.

NOTE

- Wire Transfer service is available from **9:00 AM to 1:30 PM**.

- Choose a transferee from the drop-down list labeled **“Pay to the Order Of:”**

NOTES

- Choosing a transferee will automatically fill in the appropriate boxes with the transferee’s data.
- You can also manually key in the transferee information in the appropriate boxes.
- Manually entering the transferee information WILL NOT add that transferee to the Wire Transfer List.
- Manual information entry allows you to make a one-time-only wire transfer.
- If you want to add some company or person to your Wire Transfer List, click the **Set Up Wire** button in the Sub Menu at the top of the Wire Transfer page.

- Enter the amount to be transferred.
- If the account to which you are transferring is a Demand Deposit Account (e.g. a checking account), ensure the box labeled **“Is this a DDA (Checking) Acct?”** is checked.
- If you wish to send a short message along with the wire transfer, enter your message in the box labeled **“Memo:”**
- If you wish to send an email confirmation to anyone concerning this Wire Transfer, type their email address in the **“E-Mail confirmation To:”** field.

NOTE

- The addressee entered in the “E-mail Confirmation To:” field will receive an email stating the wire transfer has been requested.

- Select the account from which the funds will be deducted in the drop-down menu labeled “**Your Account:**”
- Click the **Submit** button.
- You will be directed to a confirmation screen.
- If you are ready to schedule the wire transfer, click the **OK** button; if you wish to cancel the wire transfer request, click the **Cancel** button.
- If you clicked the **OK** button, you will be directed to the Cash Management Postings screen with your [Wire Transfer Postings](#) listed.

NOTES

- The [Cash Management Postings](#) screen breaks today’s, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- If you wish to cancel any payment before it is posted, type its ID into the **Payment ID:** field and click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you wish to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.

Set Up Wire

- Click the **Set Up Wire** button in the Sub Menu.
- You will be directed to the Your Current Wire Transfer Recipient List screen.

To Modify an Entry:

- Select the **Modify This Entry** button.
- You will be directed to a screen containing the recipient's data.
- Edit the information you wish to change.

NOTES

- If you want this recipient to belong to a category with other recipients, you can specify the category in this screen.
 - You may also create new categories.
-
- If you want the recipient, or some third party, to receive an email confirmation that the Wire Transfer has been scheduled and should be hitting their account, type in the mail address where the confirmation should be sent in the “**E-Mail Confirmation To:**” field.
 - Click the Submit button.
 - You will be redirected to the Your Current Wire Transfer Recipient List screen.

To Remove an Entry:

- Select the entry you wish to remove from **Your Current Wire Transfer Recipient List**.
- Click the **Remove This Entry** button.
- You will be directed to a confirmation screen.
- If you are sure you want this item, click the **OK** button; if you wish to cancel the removal of the entry, click the **Cancel** button.

To Add an Entry:

- Click the **Add Entry** button.
- You will be directed to a screen containing the recipient's data.
- Key in all the information asked for in the fields provided.

NOTES

- If you want this payor to belong to a category with other payors, you can specify the category in this screen.
 - You may also create new categories.
-
- If you want the recipient, or some third party, to receive an email confirmation that the Wire Transfer has been scheduled and should be hitting their account, type in the email address where the confirmation should be sent in the "**E-Mail Confirmation To:**" field.
 - If you wish to return to the Your Current Wire Transfer Recipient List screen for any reason, click the **Go Back** button.
 - When the fields are filled out correctly, click the **Add This Account** button.
 - You will be redirected to the Your Current Wire Transfer Recipient List screen.

View Postings

- Click the **View Posting** button in the Sub Menu.
- You will be directed to the Cash Management Postings screen.
- Select the transaction categories you wish to view.
- Click the **Submit** button.
- You will be directed to the Cash Management Postings screen with your payments listed.

NOTES

- The Cash Management Postings screen breaks today's, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in this mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- If you wish to cancel any payment before it is posted, type its ID into the **Payment ID:** field and click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you wish to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.

FastPay Inclearings

- Click the **FastPay Inclearings** link in the Cash Manager Menu.
- You will be directed to the View Postings for screen

View Postings

- If you are not viewing the View Postings for screen, click the **View Postings** button in the Sub Menu.
- Enter the desired starting date for the postings to be viewed in the “**Starting Date:**” field.
- Select to display the postings on screen or to export to a spreadsheet in a comma delimited text format.
- Click the **Submit** button.
- You will be directed to the Incoming FastPay Postings for screen with your selected postings listed.

Send a File

- Click the **Send a File** link in the Cash Manager Menu.
- You will be directed to the screen for sending a Send a File request.

NOTES

- The Send a File feature allows you to send an ACH or text file to the bank via secure SSL technology.
- To send files you must be using *Internet Explorer 4.0* or above, or *Netscape Navigator 3.0* or above.

- Select the type file to be sent from the pull-down menu labeled "**File Type:**"
- Type in the name of the file to be sent in the field labeled "**File Name:**", or select the file from your database by clicking the **Browse . . .** button.
- To make sure your file is in the correct format, click the **Preview** button.
- You will be directed to a preview screen reflecting your selected file.

NOTE

- You may have trouble previewing a file in *Netscape 4.0* and above, or any file that uses a space in its file name.

- Enter remarks in the "**Comments:**" field that you wish to accompany the text file you are sending to the bank.
- Click the **Submit** button.

Order Currency

- Click the **Order Currency** link in the Cash Manager Menu.
- You will be directed to the Currency Order screen.
- Enter the date you wish to pick up the requested currency in the “**Requested Pick-Up Date:**” field.

NOTES

- The “Requested Pick-Up Date” is the date you would like to pick up your currency order at the bank.
 - Because availability can vary, it is advisable for you to contact the bank in order to ensure that your order will be there on the day you request.
-
- Enter the time of day you wish to pick up the requested currency in the “**Requested Pick-Up Time:**” field.
 - Enter the desired amount of currency and coins you wish to order in each of the respective “**Amount:**” fields.

NOTE

- Currency denominations must be ordered in even multiples as follows:

Currency:

\$1 Bills	50.00
\$2 Bills	100.00
\$5 Bills	250.00
\$10 Bills	500.00
\$20 Bills	1,000.00
\$50 Bills	2,500.00
\$100 Bills	5,000.00

Coins:

Pennies.....	2.00
Nickels	5.00
Dimes	5.00
Quarters.....	10.00
Half Dollars	20.00
Dollar Coins	50.00

NOTE

- The total amount of currency you are ordering will automatically appear in the “Total \$” field.

Click the **Submit** button.

You will be directed to a confirmation screen.

If you wish to send the currency order as reflected, click the **OK** button; if you wish to cancel the currency order, click the **Cancel** button.

You will be directed to a confirmation statement that your request has been sent to the bank with a **Confirmation ID #** at the top of the Currency Order screen.

NOTES

- All requests submitted after **3:00 PM** will be posted on the next business day.
- Please call the bank before you pick up your order to ensure the order is ready.

Authorize

- Click the **Authorize** button in the Sub Menu.
- You will be directed to the Transactions Requiring Authorization screen.
- To authorize any transaction, click its checkbox; to authorize all listed transactions, click the **Authorize All** button.

NOTE

- Any items not authorized by the closing time on their posting date will be considered canceled.

- Click the **Submit** button.
- You will be directed to a confirmation screen.
- If you are sure you wish to authorize these items, click the **OK** button; if you wish to cancel your authorization request, click the **Cancel** button.
- If you clicked the **OK** button, you will be directed to the Cash Management Postings screen with your [Authorized Transactions](#) listed.

NOTES

- The [Cash Management Postings](#) screen breaks today's, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in this mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- If you wish to cancel any payment before it is posted, type its ID into the **Payment ID:** field and click the **Cancel Payment** button.
- You will be directed to a confirmation screen.

- If you wish to cancel the payment, click the OK button; if you wish to rescind the cancellation request, click the Cancel button.View Postings
- Click the **View Postings** button in the Sub Menu.
- You will be directed to the Cash Management Postings screen.
- Select the transaction categories you wish to view.
- Click the **Submit** button.
- You will be directed to the Cash Management Postings screen with you payments listed.

NOTES

- The Cash Management Postings screen breaks today's, future, and posted payments into the Cash Management categories such as Bill Payment, Wire Transfer Postings, Tax Payments, and ACH Postings.
- Use this screen as a reference for all of your payment requests, past and present.
- Keep in this mind, this is not history; this is a record of the requests you have sent over the Internet.

To Cancel a Payment:

- If you wish to cancel any payment before it is posted, type its ID into the **Payment ID:** field and click the **Cancel Payment** button.
- You will be directed to a confirmation screen.
- If you wish to cancel the payment, click the **OK** button; if you wish to rescind the cancellation request, click the **Cancel** button.

Appendix

- **Personal Banking**
 - **Balance**
 - **History**
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 - Export History
 - Statements
 - View Checks
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 - Reconcile
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 - Transfer
 - Set Up Accounts
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 - Stop Payment
 - Savings Binds
 - Q-Cards
 - **Exit**

Fig. 1: Personal Banking Outline

- **Business Banking**
 - **Balance**
 - **History**
 - View History
 - Export History
 - Statements
 - View Checks
 - Search
 - Reconcile
 - **Transfer**
 - Transfer
 - Set Up Accounts
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 - Authorize
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 - Change Address
 - Re-Order Checks
 - Direct Deposit
 - Stop Payment
 - Savings Bonds
 - Q-Cards
 - **Exit**

Fig. 2: Business Banking Outline

- **Business Banking**
 - **Cash Manager**
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 - **Pay Bills**
 - Pay Bill
 - Single Payment
 - Modify Payees
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 - **Order Currency**

Fig. 3: Business Banking – Cash Manager Outline

Glossary

ACH Payments: Easy and convenient way for a user to send funds to another account at another financial institution, or send a payment to a vender using the ACH processing systems.

ACH Receipts: Creates an ACH debit to transfer funds from another institution and deposit them into originator's account.

Authorize Transactions: Control multiple accounts and establish specific access for each individual user. Each account can be customized allowing access on any level to the user.

Balance: View account balances on all accounts (Checking, Savings, Loans, Lines of Credit). View a snapshot statement of current activity/history.

Cash Manager: Provides special cash management services to Commercial customers.

Change Address: Update your account information at the bank for individual or all accounts.

Collections: A very useful tool to collect recurring dues, fees, or invoices from members or clients. Creates a batch of ACH debits to be charged to any authorized member/client accounts for the amount owed to the end-user (company).

Direct Deposit: Setup or file maintenance direct deposit information.

E-Mail: Allows you to contact the Bank with any questions or problems you may have with Online Banking System.

EFT Tax Payments: Electronic Federal Tax Payment Service (EFTPS). An EFTPS transaction is formatted to send funds directly to the IRS for federal tax payments.

Exit: Return to FIRSTUNITED.net website.

Export History: Export transaction history to *Microsoft Money*®, *Quicken*®, or your favorite spreadsheet program.

FastPay Inclearings: Feature related to Bill Payment service. Business customers can be added to FastPay merchant list if they are willing to accept their customer's payments via a credit to their deposit accounts and use viewed or faxed reports from the Bank to post payments to the users' accounts with the merchant.

Help: Online Help button assists you in every application.

Order Currency: Provides a secure web form for the business user to submit an order for coin and currency.

Pay Bills: Pay bills securely on-line using *Princeton E-Commerce*. Make recurring, fixed amount or variable amount monthly payments automatically. Saves time and money. Business module contains advanced security features.

Payroll: Process payroll by deducting funds from the company's account and deposit funds into employees' accounts at their respective financial institutions.

Q-Cards: Establish e-mail alerts when you would like reminders on account information or user defined reminders.

Re-Order Checks: Submit a re-order of your checks.

Reconcile: Reconcile data from your accounting software to your bank accounts.

Savings Bonds: Submit order for Savings Bonds.

Search: Perform transactional searches by Check #, Amount \$, or date.

Send A File: Send an ACH or text file to the Bank via secure SSL technology.

SSL: (Secure Socket Layer) A firewall layer of security between the file server and the internet.

Statements: View past statement history on all accounts utilizing user defined statement dates.

Stop Payment: Submit a Stop Payment request.

Transfer: Transfer funds from all accounts and make loan payments.

View Checks: View images of checks and deposits.

View History: View past transaction history on all accounts utilizing user defined dates.

Wire Transfer Requests: Originate secure outbound wire transfer requests.

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