

# Business Banking

## Cash Management Enhancements

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

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

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

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## Cash Management Landing Page

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

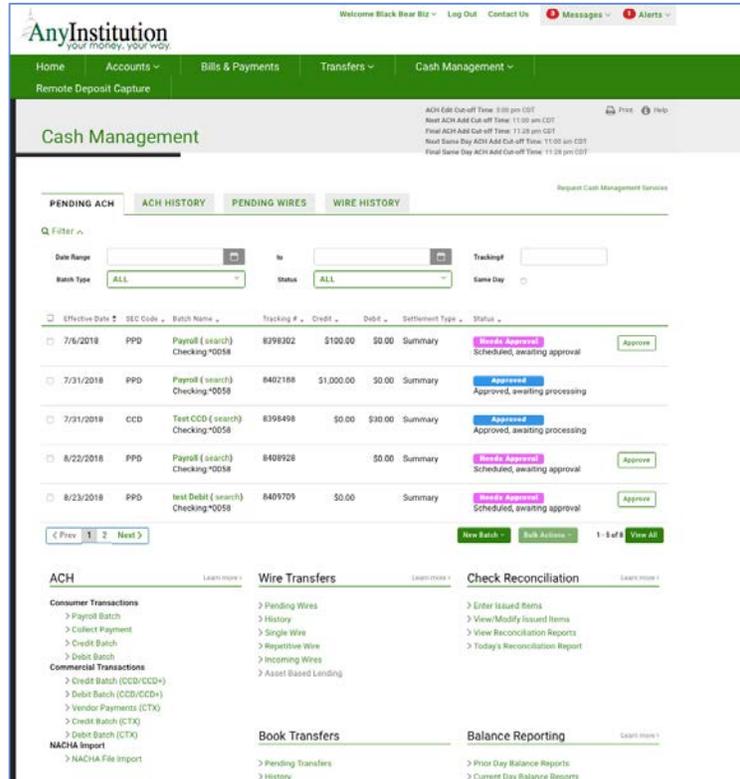


Figure 1: Cash Management Landing Page

### Tabbed Navigation and Standard Links to Services

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

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

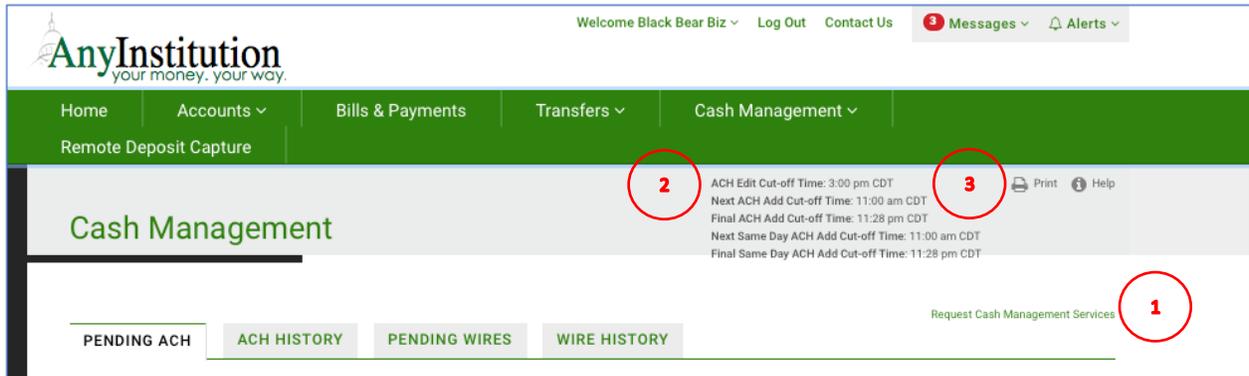


Figure 2: Cash Management Landing Page

## Other Features

- **Request Cash Management Services**  
Ability to submit requests for additional Cash Management Services.
- **Cutoff Times**  
Displays the respective cutoff times for each respective tab.  
No cutoff times will be displayed for users without access to a service.
- **Print**  
Selecting Print will print everything displayed on page.

## Pending ACH Tab

PENDING ACH		ACH HISTORY	PENDING WIRES	WIRE HISTORY				
Filter ^								
Date Range	<input type="text"/>	to	<input type="text"/>	Tracking#	<input type="text"/>			
Batch Type	ALL	Status	ALL	Same Day	<input type="checkbox"/>			
<input type="checkbox"/>	Effective Date	SEC Code	Batch Name	Tracking #	Credit	Debit	Status	
<input type="checkbox"/>	8/24/2018	CCD	SDACHDBT-5 ( search) Regular Checking:*9944	5359015	\$1220.34	\$30.00	Not Scheduled	Schedule
<input type="checkbox"/>	8/24/2018	CCD	SDACHDBT-5 ( search) Regular Checking:*9944	5359016	\$20.00	\$4000.00	Needs Approval By 8/24/2018	Approve
<input type="checkbox"/>	8/25/2018	CCD	SDACHDBT-5 ( search) Regular Checking:*9944	5359018	\$20.00	\$30.00	Approved Processing begins on 8/24/18	
<input type="checkbox"/>	8/24/2018	CCD	SDACHDBT-5 ( search) Regular Checking:*9944	5359017	\$20.00	\$6000.00	Needs Approval By 8/25/2018	Request Approval
<input type="checkbox"/>	8/24/2018	PPD	batch-1 ( search) Regular Checking:*9944	5346529		\$20.00	Processed	
<input type="checkbox"/>	8/26/2018	PPD	batch-1001 ( search) Regular Checking:*9944	5346530		\$500.00	In Process	
<input type="checkbox"/>	8/22/2018	CCD	batch-1 ( search) Regular Checking:*9944	5346532		\$0.00	Reversed	
<input type="checkbox"/>	8/24/2018	CTX	test1234 ( search) Regular Checking:*9944	5346533	\$2056.00	\$3050.00	Reversal Request ...	
<input type="checkbox"/>	8/24/2018	CCD	batch-1234 ( search) Regular Checking:*9944	5346534	\$4000.00	\$0.00	Canceled	

Figure 3: Pending ACH Tab

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

## Pending ACH Views

<input type="checkbox"/>	8/29/2018	PPD	<a href="#">Payroll ( search)</a> Checking:*0058	8408928	\$1,500.00	\$0.00	Summary	<b>Approved</b> Approved, awaiting processing	
<input type="checkbox"/>	8/31/2018	PPD	<a href="#">Payroll ( search)</a> Checking:*0058	8402188	\$1,000.00	\$0.00	Summary	<b>Needs Approval</b> Approval last requested of Black Bear Biz on 8/24/2018 2:25:11 pm CDT by Taylor	<a href="#">Approve</a>
<a href="#">&lt; Prev</a> <span style="border: 1px solid black; padding: 2px;">1</span> <span style="border: 1px solid black; padding: 2px;">2</span> <a href="#">Next &gt;</a>		<a href="#">New Batch</a>		<a href="#">Bulk Actions</a>		1 - 5 of		<a href="#">View All</a>	

Figure 4: Default View (Pending ACH Tab)

<input type="checkbox"/>	not set	PPD	<a href="#">Payroll ( search)</a> Checking:*0058	8402489 Copy	\$100.00	\$0.00	Summary	<b>Not Scheduled</b> Pending, awaiting input/approval	<a href="#">Schedule</a>
<input type="checkbox"/>	not set	CCD	<a href="#">Collection ( search)</a> Checking:*0058	8402189	\$0.00		Summary	<b>Not Scheduled</b> Pending, awaiting input/approval	<a href="#">Schedule</a>
		<a href="#">New Batch</a>		<a href="#">Bulk Actions</a>				<a href="#">View Fewer</a>	

Figure 5: Expanded View (Pending ACH Tab)

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

## ACH Status Messaging & Action Steps

PENDING ACH		ACH HISTORY	PENDING WIRES	WIRE HISTORY				
Filter <input type="text"/>								
Date Range	<input type="text"/>	to	<input type="text"/>	Tracking# <input type="text"/>				
Batch Type	ALL	Status	ALL	Same Day <input type="checkbox"/>				
Effective Date	SEC Code	Batch Name	Tracking #	Credit	Debit	Status		
<input type="checkbox"/>	8/24/2018	CCD	SDACHDBT-5 (search) Regular Checking:*9944	5359015	\$1220.34	\$30.00	Not Scheduled	<input type="button" value="Schedule"/>
<input type="checkbox"/>	8/24/2018	CCD	SDACHDBT-5 (search) Regular Checking:*9944	5359016	\$20.00	\$4000.00	Needs Approval By 8/24/2018	<input type="button" value="Approve"/>
<input type="checkbox"/>	8/25/2018	CCD	SDACHDBT-5 (search) Regular Checking:*9944	5359018	\$20.00	\$30.00	Approved Processing begins on 8/24/18	
<input type="checkbox"/>	8/24/2018	CCD	SDACHDBT-5 (search) Regular Checking:*9944	5359017	\$20.00	\$6000.00	Needs Approval By 8/25/2018	<input type="button" value="Request Approval"/>
<input type="checkbox"/>	8/24/2018	PPD	batch-1 (search) Regular Checking:*9944	5346529		\$20.00	Processed	
<input type="checkbox"/>	8/26/2018	PPD	batch-1001 (search) Regular Checking:*9944	5346530		\$500.00	In Process	
<input type="checkbox"/>	8/22/2018	CCD	batch-1 (search) Regular Checking:*9944	5346532		\$0.00	Reversed	
<input type="checkbox"/>	8/24/2018	CTX	test1234 (search) Regular Checking:*9944	5346533	\$2056.00	\$3050.00	Reversal Request ...	
<input type="checkbox"/>	8/24/2018	CCD	batch-1234 (search) Regular Checking:*9944	5346534	\$4000.00	\$0.00	Cancelled	

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

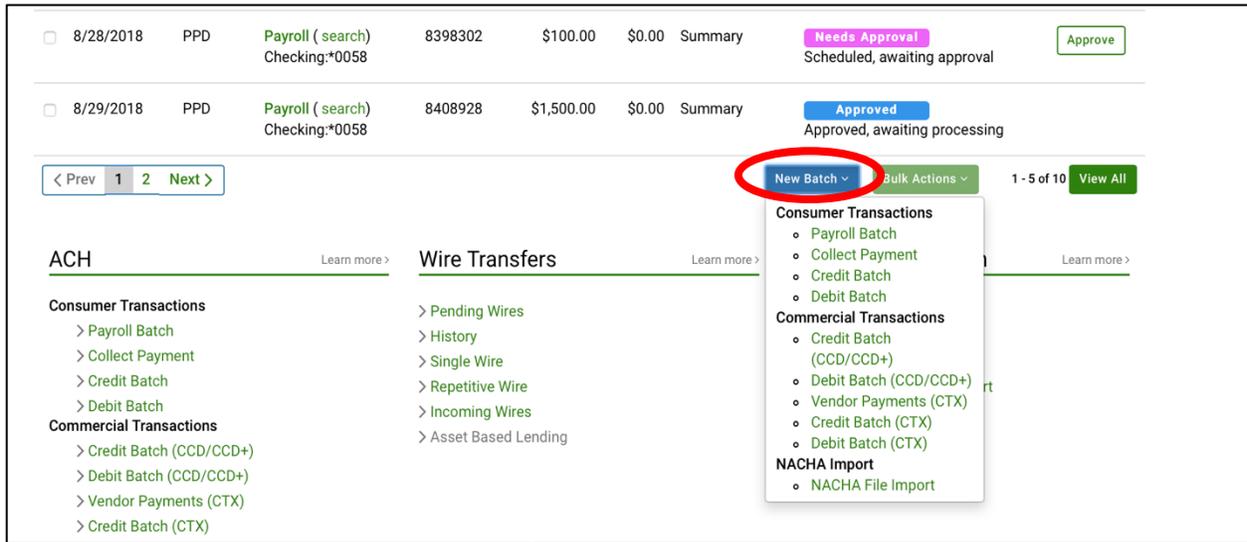
### ACH Status Messaging

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

### ACH Action Steps

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

## ACH New Batch Creation



Date	Type	Description	ID	Amount	Summary	Status	Action
8/28/2018	PPD	Payroll ( search) Checking:*0058	8398302	\$100.00	\$0.00	Summary	Needs Approval Scheduled, awaiting approval
8/29/2018	PPD	Payroll ( search) Checking:*0058	8408928	\$1,500.00	\$0.00	Summary	Approved Approved, awaiting processing

Navigation: < Prev 1 2 Next >

Buttons: New Batch (highlighted), Bulk Actions, 1 - 5 of 10, View All

ACH [Learn more >](#) | Wire Transfers [Learn more >](#)

**Consumer Transactions**

- > Payroll Batch
- > Collect Payment
- > Credit Batch
- > Debit Batch

**Commercial Transactions**

- > Credit Batch (CCD/CCD+)
- > Debit Batch (CCD/CCD+)
- > Vendor Payments (CTX)
- > Credit Batch (CTX)

**Wire Transfers**

- > Pending Wires
- > History
- > Single Wire
- > Repetitive Wire
- > Incoming Wires
- > Asset Based Lending

**New Batch Dropdown Menu:**

- Consumer Transactions**
  - Payroll Batch
  - Collect Payment
  - Credit Batch
  - Debit Batch
- Commercial Transactions**
  - Credit Batch (CCD/CCD+)
  - Debit Batch (CCD/CCD+)
  - Vendor Payments (CTX)
  - Credit Batch (CTX)
  - Debit Batch (CTX)
- NACHA Import**
  - NACHA File Import

Figure 7: New Batch Creation (Pending ACH Tab)

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

## ACH Bulk Actions

<input type="checkbox"/>	Effective Date	SEC Code	Batch Name	Tracking #	Credit	Debit	Settlement Type	Status
<input type="checkbox"/>	7/31/2018	CCD	Test CCD ( search) Checking:*0058	8398498	\$0.00	\$30.00	Summary	Approved Approved, awaiting processing
<input type="checkbox"/>	8/23/2018	PPD	test Debit ( search) Checking:*0058	8409709	\$0.00		Summary	Needs Approval Scheduled, awaiting approval
<input type="checkbox"/>	8/27/2018	CTX	Payments ( search) Checking:*0058	8411324	\$10,000.00	\$0.00	Summary	Needs Approval Scheduled, awaiting approval
<input checked="" type="checkbox"/>	8/28/2018	PPD	Payroll ( search) Checking:*0058	8398302	\$100.00	\$0.00	Summary	Needs Approval Scheduled, awaiting approval
<input checked="" type="checkbox"/>	8/29/2018	PPD	Payroll ( search) Checking:*0058	8408928	\$1,500.00	\$0.00	Summary	Approved Approved, awaiting processing

1 - 5 of 10

**ACH** [Learn more >](#)
**Wire Transfers** [Learn more >](#)
**Check Re** [Learn more >](#)

**Consumer Transactions**

- > Payroll Batch
- > Collect Payment
- > Credit Batch

**Wire Transfers**

- > Pending Wires
- > History
- > Single Wire
- > Repetitive Wire

**Check Re**

- > Enter Issue
- > View/Modif
- > View Record
- > Today's Reconciliation Report

Figure 8: Pending Batch Screen (Pending ACH Tab)

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

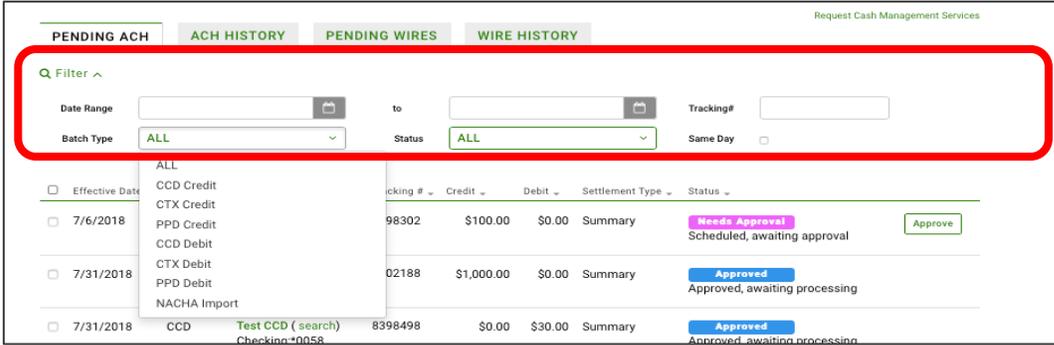
- **Create Report** – View created report of all selected batches across batch types. Includes true pending batches only (Processed batches will not show in report).
- **Export Selected** – Directs user to existing batch export page where all selected batches will be included in export report/file.
-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

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



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

## Filtering Capabilities



Effective Date	Batch Type	Tracking #	Credit	Debit	Settlement Type	Status
7/6/2018	PPD Credit	98302	\$100.00	\$0.00	Summary	Needs Approval Scheduled, awaiting approval
7/31/2018	CTX Debit	02188	\$1,000.00	\$0.00	Summary	Approved Approved, awaiting processing
7/31/2018	CCD	Test CCD (search) Checking-10058	\$0.00	\$30.00	Summary	Approved Approved, awaiting processing

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

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

## ACH History

PENDING ACH		ACH HISTORY		PENDING WIRES		WIRE HISTORY	
Q Filter ^							
Date Range	07/24/2018	to	08/31/2018	Tracking#			
Batch Type	ALL	Status	ALL	Hide Prenote:	<input checked="" type="checkbox"/> (default is yes)		
<input type="checkbox"/> Effective Date	SEC Code	Batch Name	Tracking #	Credit	Debit	Status	
<input type="checkbox"/> 7/24/2018	PPD	Test-8 ( search) Regular Checking:*9944	5358838	\$2,300.00	\$0.00	In Process	
<input type="checkbox"/> 7/27/2018 Effective Date changed from 7/28/2018 due to Holiday/Weekend.	PPD	Test-18 ( search) Regular Checking:*9944	5358856	\$1,800.00	\$0.00	Processed	
<input type="checkbox"/> 7/31/2018	PPD	y30may1 ( search) Regular Checking:*9944	5346673	\$78.00	\$0.00	Reversal Request ...	
<input type="checkbox"/> 8/3/2018	PPD	KokTest-3 ( search) Regular Checking:*9944	5358896	\$1,000.00	\$0.00	Reversed	
<input type="checkbox"/> 8/7/2018	PPD	TestZKH-1 ( search) Regular Checking:*9944	5358916	\$4,567.00	\$0.00	Canceled	
Bulk Actions ^							

Figure 11: ACH History Tab (Pending ACH Tab)

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