

Cash Management



Quick Start Guide

Step-by-step instructions PLUS easy-to-read screen shots and helpful tips.



**FirstBank
Southwest**
www.fbsw.com

1907 - 2007
**CELEBRATING
100 YEARS**

Welcome – Online System Security

Welcome to Cash Management! Whether you're at home, at work, or on the road, we're here for you 24 hours a day, 7 days a week, 365 days per year with our any time, all-the-time online services.

Sound management of banking products and services, especially those provided over the Internet, is fundamental to maintaining a high level of public confidence not only in the individual bank and its brand name but also in the banking system as a whole. There is no need to be overly concerned about conducting banking transactions online. Cash Management is very secure. The Board of Directors has established sound physical and internal controls within the financial institution, data processing department, and any related e-banking areas to ensure the accuracy, integrity and confidentiality of all information processed online.

Key components that help maintain a high level of public confidence in an online environment include:

Passwords

Before you access the Cash Management system, you are required to enter your personal user ID and password. Without the proper login, you cannot see or use any Web pages within the service. After the initial login, you are then required to change your password for confidentiality. In addition, periodic password changes are required by the system. And you can change your password at any time on your own.

Account Number Masking and Aliases

While the full account number is displayed, it is only visible to the logged-in user. In all transmissions between you and the bank, the account number is never transmitted, only the account alias. You can assign aliases to your accounts so that when account information is transmitted to you, you will be the only one able to identify the account.

Secure Connection - SSL Data Encryption

Each time you access your online information, the connection is automatically converted into a secure Internet communications session. Utilizing 128 bit Secure Socket Layer (SSL) technology, all transmissions of Web pages and data between our systems and your computer are completely encrypted or 'scrambled' so they are unreadable to any person or group that may try to 'intercept' the transmission. SSL encryption is the industry standard and is widely used in Internet applications that require security and privacy for sensitive data. For added security, a digital certificate is also issued between our systems and the Service Bureau processing center for daily data transmissions.

Physical Security

There are also security precautions related to physical security. This includes issues related to direct dial-in access through a private network versus Internet access. State-of-the-art firewalls (a combination of hardware and software between two networks to control traffic in both directions) are used with the Internet banking system as yet another security measure to cover physical security.

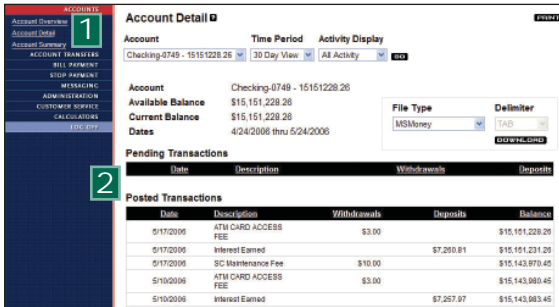
So, as you can see, the precautions that are taken with Cash Management security are created by multiple security elements and measures that work together to provide you the most secure environment available today.

How to Use this Guide

This Quick Start Guide is designed to walk you through each step of the Cash Management process, from how to log in to how to make a wire transfer.

Each feature is illustrated by a screen shot and step-by-step instructions on how to use each feature.

It's a lot easier than you think to get started. Help is always either a quick e-mail or phone call away!



Preparation Before Logging In

Getting started with Cash Management only takes a few short minutes. It's very easy and fast. You'll be up and running in no time! The first step in getting started is gathering together the appropriate paperwork to make your first login as simple as possible.

- 1 Be sure to gather the Cash Management welcome letter that you received from us. This letter is important because it contains your user ID and password information.
- 2 Also gather together your most recent statement for each account you'll be viewing online, so you can easily identify the account numbers and choose a 'nickname' for each account.
- 3 If you have already signed up for Bill Pay, be sure to gather together previous bills in order to enter your payee or biller information. (You'll only have to do this once!)
- 4 Next, logon to the Internet and go to our home page. The home page can be found at www.fbsw.com.

From the home page, select Online Banking, and follow the instructions.

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Login to Cash Management

ONLINE BANKING

1 Enroll for Online Banking

Username:

Password: 2

Log In

[Forgot your password?](#)

[Online Banking Demonstration](#)

v06.01

- 1 To enroll in Bill Payment, you can click the 'Bill Payment' menu option and then click 'Yes, Enroll Me', accept the Bill Pay agreement and Bill Payments should be activated within 24 hours. You may also contact a personal banker at your local branch and they can assist getting you enrolled for Bill Pay.
- 2 Type in your personal User ID and password that you received from your local branch where you signed up for Cash Management. After the first login, you will be asked to reset your password. This ensures your password can only be identified by you and offers an added level of security.

Helpful Hints

Your new password must be at least 6 characters, one of which must be numeric. To offer additional security, you will be asked to change it annually. By clicking on 'Administration' and then 'Change Password', you can change it any time and however often you wish.

Account Overview

The 'Account Overview' is the first screen you will see once you login to Cash Management. You will see Assets, Liabilities and Investments that are held with us.

- 1 All features available in the Accounts section will be listed in the menu the left side of the page. Just click on any feature in the window to go to that area.
- 2 The 'Available Balance' shows the funds available including all pending transactions that have recently posted. If you have Overdraft Protection and/or Overdraft Privilege on your checking account, the Available Balance will reflect the dollar amount established for your account.
- 3 Your 'Current Balance' shows funds available except those still pending within the Online Banking system.
- 4 The 'As of Date' shows you the last time your account information was updated. So you can always be one step ahead of your finances!

ACCOUNTS

- Account Overview
- Account Detail
- Account Summary
- Cash Position Report
- ACCOUNT TRANSFERS
- AOL
- WIRE TRANSFERS
- POSTIVE PAYMENT
- STOP PAYMENT
- MESSAGING
- ADMINISTRATOR
- CUSTOMER SERVICE
- CALCULATORS
- LOG OFF

Account Overview EXIT

Welcome Demo User, the last time you logged in was on 4/9/2007 at 11:44 AM Eastern Standard Time.

Assets

Account Name	Account Number	Available Balance	Current Balance	As of Date
Checking-4765	99999234765	\$1,377.79	\$1,492.32	4/9/2007

Liabilities

Account Name	Account Number	Available Balance	As of Date
Loan-2441	9999922441	\$479,243.00	4/9/2007

Account Detail

Account Detail PRINT

Account: Time Period: Activity Display:

Account: Checking-4765 - 1377.79

Available Balance: \$1,377.79

Current Balance: \$1,492.32

Dates: Current Statement

File Type: Delimiter:

Pending Transactions

Date	Description	Withdrawals	Deposits
4/9/2007	Macy's	\$114.53	

Posted Transactions

Date	Description	Withdrawals	Deposits	Balance
3/28/2007	McDonalds Counter Purchase	\$7.68		\$1,492.32

*Available Balance includes memo posted activity.

By clicking on an individual account link from the 'Account Overview' page, you will be connected to the 'Account Detail' for that specific account. The 'Account Detail' shows an information profile for every account you have with us, and shows transaction detail for all Cash Management-enabled accounts* held at the bank. So you'll always have an updated record of the activity in each account.

- 1 You can also access the 'Account Detail' screen by clicking the link in the 'Account Summary' window on the left side of the page.
- 2 The 'Account Detail' itemizes every transaction and activity that has occurred in that account for the time period that you select. Since the information is updated daily, you can conveniently check your account balances and transactions any time you'd like, day or night.

*Account Detail information will only be shown for deposit accounts. Loan accounts, as well as CDs and IRAs will show the account profile information only.

Export File

Budgeting can be done instantly when you combine the use of personal financial management software such as Quicken® or Microsoft® Money and Online Banking. The 'Download' feature lets you quickly and conveniently download your current account information from your Cash Management pages directly to your software. No more hand keying every line item, it all can be copied automatically within minutes.

- 1 From the 'Account Detail' screen, select the account from which you would like to download data.
- 2 Select the Time Period and what type of activity you wish to download.
- 3 Choose the file format for your specific software program from the drop-down list. Click 'Download' to proceed. If you are asked to Save or Open the exported file, we recommend saving the file (name it the date of the download) and then opening or importing it into your software program.

Helpful Hints

Be sure to check to see which file format matches the software you use. You can choose from QIF, QFX, IIF and QBO file formats. QIF is for Microsoft® Money users (version 2000 or higher), QFX can be used for Quicken 2004 and above. IIF and QBO is used to export into QuickBooks.

The screenshot shows the 'Account Detail' interface. A dropdown menu for 'File Type' is open, showing options: MSMoney, MSMoney, Quicken, QuickBooks (IIF), QuickBooks (QBO), Text, and BAI2. The 'Delimiter' is set to 'TAB' and a 'DOWNLOAD' button is visible. A 'Deposits' button is also present. The background shows account details for 'Checking-0749 - 15151228.26' with a 30-day view.

Date	Description	Withdrawals	Deposits	Balance
5/17/2006	ATM CARD ACCESS FEE	\$3.00		\$15,151,228.26
5/17/2006	Interest Earned		\$7,260.81	\$15,151,231.26
5/17/2006	SC Maintenance Fee	\$10.00		\$15,143,970.45
5/10/2006	ATM CARD ACCESS FEE	\$3.00		\$15,143,980.45
5/10/2006	Interest Earned		\$7,257.97	\$15,143,983.45
5/10/2006	SC Maintenance Fee	\$10.00		\$15,136,725.48
5/9/2006	Internet Transfer To 22331166	\$150.00		\$15,136,735.48
5/9/2006	Internet Transfer To 22331166	\$700.00		\$15,136,885.48
5/9/2006	Internet Transfer To 22331166	\$1,000.00		\$15,137,585.48
5/3/2006	ATM CARD ACCESS FEE	\$3.00		\$15,138,585.48
5/3/2006	Interest Earned		\$7,254.75	\$15,138,588.48

Account Statements

Account Statements

A new window should have opened to display your account statements. If you do not see this window, it may be due to a pop-up blocker or scripting may be disabled on your browser. If this is the case, please click the link below.

[Open the Statement Window Manually.](#)

If you have already closed your statement window, you may continue using [Online](#)

Statement Date: Dec 01 2000
Statement Number: 0000000000

2 **3**

Introducing Stability EIS software
The new tool that can help your customers
keep into the next generation of electronic banking

MY BUSINESS CH 140000011 Download: PDF, QIF, CSV

Summary Of Your Activity

Original Balance	00.00
Payment Received	111,141.11
Transfers	111,141.11
Service Charge	00.00
Interest Credit	00.00
Ending Balance	00,000.00

Activity Beginning Dec 01 2000

Date	Transaction Details	Withdrawals	Deposits	Date	Amount
Dec 01 00	DEPOSIT UNCHARGED	00,000.00	00,000.00	Dec 01 00	00,000.00
Dec 01 00	DEPOSIT UNCHARGED	00,000.00	00,000.00	Dec 01 00	00,000.00

If you need a copy of your statement for any reason, Account Statements lets you pull up past and current statements and print them without ever picking up the phone.*

- 1 Click 'Account Statements' under Account on the left navigational menu.
- 2 The system opens a separate browser window displaying the Account Statement for the month selected.
- 3 Once you've accessed the statement, simply click 'Print'.

*eStatements are only available if you have elected to stop paper statements through acceptance of the eStatement agreement.

Cash Position Report

The screenshot shows the 'Cash Position Report' interface. On the left is a blue navigation menu with the following items: ACCOUNTS, Account Overview, Account Detail, Account Summary, Account Statement, Cash Position Report (highlighted with a red '1'), ACCOUNT TRANSFERS, ACH, WIRE TRANSFERS, BILL PAYMENT, POSITIVE PAYMENT, STOP PAYMENT, MESSAGING, ADMINISTRATION, CUSTOMER SERVICE, CALCULATORS, and LOG OFF. The main content area is titled 'Cash Position Report' and contains the following elements:

- Portfolio:** A dropdown menu showing 'A & B Project Management Automotiv' (highlighted with a red '2').
- Account:** A dropdown menu showing 'Checking-0325 - 6688 68' (highlighted with a red '2'). A 'GO' button is next to it.
- Cash Position Report:** A section with a red '3' indicating the report content.

The report content includes a table of balances and summary totals:

As of:		
Current Ledger Balance	\$0,788.68	
Opening Ledger Balance	\$0,788.68	
Current Available Balance	\$0,788.68	
Average Closing Available Balance MTD	\$6,800.00	
Average Closing Available Balance YTD	\$7,020.00	
One Day Float	\$0.00	
Two Day or More Float	\$0.00	
Summary Totals	Amount	Quantity/Count
Total Credits	\$0.00	0
Total Debits	\$0.00	0
Detail Credit Transactions	Amount	Bank Reference
Total (0)	\$0.00	
Detail Debit Transactions	Amount	Bank Reference
Total (0)	\$0.00	

The Cash Position Report is used to display an overview of the short-term pending payment flows thereby improving the ability to make important cash management decisions.

- 1 Click 'Cash Position Report' under Account on the left navigational menu.
- 2 Select the desired portfolio and the desired account for which to view the report. In addition, the account list includes an 'All Accounts' option which, when selected, displays the respective amounts in the Balances and Summary Totals for all Checking and Savings accounts within the selected portfolio. Click 'Go'.
- 3 The requested Cash Position Report displays.

Helpful Hints

The Portfolio list only displays if the user is authorized for more than one company; it does NOT display if the user is linked to only one company.

Account Transfers

With online funds transfer, you can move money from one account to another in just an instant, any time you'd like, in the middle of the day or the middle of the night. All it takes is a few short key strokes!

- 1 'Enter Transfer' is the first option listed under the 'Account Transfers' menu located on the left side of the page.
- 2 Click on the 'From Account' drop down list to pick the account you want the money to be taken from. All of the deposit accounts and their available balances you have with us should automatically show up on this list. Then, click on the 'To Account' drop down list to pick the account you want the money to go into. Your available balance for each account will show. You can also set up loan payments using this feature.
- 3 Type in the amount that you would like transferred and the date that you would like the transfer to take place. You can also enter a description of the transfer.
- 4 Either way, when you are done, click 'Submit' to process the transaction.

Helpful Hints

If you selected today as the date for the transfer (before 7 p.m. CST), it will be processed immediately, otherwise it will be processed on the date you selected for the transfer.

The screenshot shows a web interface for entering a transfer. On the left is a blue navigation menu with the following items: ACCOUNTS, ACCOUNT TRANSFERS, Enter Transfer (highlighted with a green box and '1'), Transfer Activity, Recurring Transfers, Transfer Templates, ACH, WIRE TRANSFERS, BILL PAYMENT, POSITIVE PAYMENT, STOP PAYMENT, MESSAGING, ADMINISTRATION, BILL PAYMENT, POSITIVE PAYMENT, STOP PAYMENT, MESSAGING, ADMINISTRATION, BILL PAYMENT, POSITIVE PAYMENT, STOP PAYMENT, MESSAGING, ADMINISTRATION, CUSTOMER SERVICE, CALCULATORS, and LOG OFF. The main content area is titled 'Enter Transfer' and contains the following fields: 'Template' (dropdown menu with 'Please Select' and a green box '2'), 'From Account' (dropdown menu with 'Please Select' and a green box '2'), 'To Account' (dropdown menu with 'Select a From Account' and a green box '2'), 'Amount' (text input with '\$0.00' and a green box '3'), 'Effective Date' (calendar icon with '4/9/2007'), and 'Transfer Description' (text input). At the bottom is a 'Submit' button (green box '4') and a note: '* Required' and 'Transfers you submit before 6:00 PM CST on weekdays will be credited to your account on the same day. The completion of this transfer is subject to available funds at the time of final processing. If you do not have enough available funds, you may incur an insufficient funds fee.'

Recurring Transfers

You also have the option of scheduling repeating funds transfers to take place automatically. All it takes is a few short key strokes!

- 1 Click on 'Recurring Transfers'. Any recurring transfers will be listed here.
- 2 To create a new Recurring Transfer click on 'Create New Recurring Transfer'.
- 3 Fill in the fields just as you would a normal transfer, but select the frequency which you wish the transfers to occur.
- 4 Click 'Submit'.

ACCOUNTS
ACCOUNT TRANSFERS
Edge Transfer
Transfer Activity
Recurring Transfers
Transfer Templates

1

Recurring Transfers

2

Create New Recurring Transfer

Description	From Account	To Account	Effective Date	Frequency	Status	Created By	Amount	
Recurring to Savings	Checking-0325	Savings-3654	11/15/2006	Monthly	Pending	training.user	\$50.00	View Modify Cancel
transfer skil							00	View Modify Cancel
Mad Money							00	View Modify Cancel
just beaus							00	View Modify Cancel
Vacation Mo							00	View Modify Cancel

Create Recurring Transfer

3

4

Template
- Please Select -

From Account*
Checking-0325 - 6688.68

Frequency*
Monthly

To Account*
Savings-3654 - 2779.00

of Transfers*

Amount*
450.00

Effective Date*
4/9/2007

Transfer Description*
Monthly Allowance

ACH Batch

You can save time and effort by creating several ACH Transactions such as Direct Deposits for payroll and processing them as one set! You can create a new batch, edit an existing one or copy or delete batches if needed.

- 1 From the ACH submenu, click on 'Enter ACH Batch'.
- 2 Select the company from which the batch will be debited by selecting it from the portfolio drop-down box (if applicable).
- 3 Enter the 'Batch Name'. This is strictly for your reference. If there is a 'Batch Template' available, select that as well.
- 4 Select a 'Batch Type' from the drop-down list. The Batch Type determines the payment options available.
- 5 Select 'Send a Payment' or 'Receive a Payment'. Payment options are dependent on the Bank ACH setting and the Company ACH setting.
- 6 Select the 'Offset Account' from the drop-down list.
- 7 Enter the 'Effective Date' for the ACH batch manually or by clicking on the calendar.
- 8 Enter the 'Entry Description'.
- 9 Click 'Submit'. You will be taken to the 'ACH Transactions' screen. (See next page)

The screenshot shows the FIS ACH Batch entry interface. The left sidebar contains a navigation menu with 'Enter ACH Batch' highlighted. The main form area includes the following fields and options:

- Batch Name** (3): A text input field.
- Template**: A dropdown menu with '- Please Select -'.
- Batch Type** (4): A dropdown menu with '- Please Select -'.
- Payment Options** (5): Radio buttons for 'Send a Payment' (selected) and 'Receive a Payment'.
- Offset Account** (6): A dropdown menu with '- Please Select -'.
- Effective Date** (7): A date input field with a calendar icon.
- Entry Description** (8): A text input field.
- Discretionary Data**: A text input field.
- Submit** (9): A button.

At the bottom, there is a note: "Please note that batches submitted after 2:00 p.m. may not be processed until the following business day."

Helpful Hints

You can save your frequently used ACH Batches as templates using the 'ACH Template' function on the ACH submenu.

ACH Transactions

The ACH Batch is not complete until transactions have been entered on the ACH Transactions page.

- 1 Enter the details of each ACH Transaction that you wish to add to the batch
- 2 Click the 'Add Transaction' button to add the transaction to the ACH Batch. To add further transactions, repeat steps 1 and 2 as needed.
- 3 When all transactions have been entered, click 'Submit' to save the batch. An ACH Confirmation screen will appear listing all of the transactions that have been saved to the batch.

FIS
FIDELITY INVESTMENT
INSTITUTIONAL SERVICES

ACCOUNTS
INFORMATION REPORTING
ACCOUNT TRANSFERS
ACH

Enter ACH Batch
ACH Activity
ACH Templates
ACH Input
Report Formats

WIRE TRANSFERS
POSITIVE PAYMENT
STOP PAYMENT
MESSAGING

WIRE TRANSFERS
POSITIVE PAYMENT
STOP PAYMENT
MESSAGING

ADMINISTRATION
CUSTOMER SERVICE
CALCULATORS
LOG OFF

ACH Transactions

Batch Name	Total Credits	Total Debits	Credits	Debits
Test	\$0.00	\$0.00	0	1

[Modify ACH Batch](#)

Individual Name

Individual ID

ABA

Account Number

Amount

Transaction Code

Hold Transaction from Batch Until

Note: Pre-note transactions do not appear in batch totals, and will be transmitted as zero dollar amounts regardless of amount entered.

Individual Name	Individual ID	ABA	Account Number	Amount	Transaction Code	Hold
-----------------	---------------	-----	----------------	--------	------------------	------

ACH Activity

From the 'ACH Activity' screen, you can view, approve, release, modify or cancel an ACH Batch.

- 1 Select 'ACH Activity' from the ACH submenu.
- 2 Click on the 'View', 'Approve', 'Release', 'Modify' or 'Cancel' hyperlink next to any batch.
- 3 The 'Status' will change, based on your selection.

ACH Activity You have 1 unread message. Click [here](#) to read it. print

Batch Name	Batch Type	Due Date	Status	Created By
Payroll	PPD	6/12/2007	Pending	jackmann View Modify Cancel
Payroll	PPD	6/8/2007	Pending	john.henry View Modify Cancel

Helpful Hints

If you are limited by dual control, you will not be able to approve and release the same ACH Batch. Another user will be required to release the batch you approve.

ACH Import

The 'ACH Import' page allows you to import an ACH Batch for processing. ACH Batches can be imported from a standard NACHA file, a NACHA file without file headers, a NACHA file with transactions only or any file format you wish to define.

- 1 From the ACH submenu, click on 'ACH Import'. Then, click on the 'Import File' hyperlink.
- 2 Select the appropriate 'File Format' from the drop-down box.
- 3 Select the appropriate 'Action.'
- 4 If you select 'Add to Existing Batch' or 'Update Existing Batch', you will need to select the 'ACH Batch' to perform this action against.
- 5 Select the 'Batch Type'.
- 6 Under 'File', enter the path name and ACH file name or click on 'Browse' to locate the file.
- 7 Click 'Submit'. The 'ACH Import Results' screen displays confirmation that the data is being imported. Then click 'Continue' to complete the import or 'Cancel' to start over.

The screenshot shows the 'Import ACH Batch' form in the FIS system. The left sidebar contains a navigation menu with 'ACH Import' highlighted. The main form area has the following fields and options:

- File Format:** A dropdown menu with 'NACHA' selected. Callout 1 points to the 'ACH Import' link in the sidebar, and callout 2 points to the 'File Format' dropdown.
- Action:** Radio buttons for 'Create New Batch', 'Update Existing Batch', and 'Add to Existing Batch'. Callout 3 points to the 'Action' section.
- ACH Batch:** A dropdown menu with '- Please Select -' selected. Callout 4 points to this dropdown.
- Batch Type:** A dropdown menu with '- Please Select -' selected. Callout 5 points to this dropdown.
- File:** A text input field with a 'Browse...' button. Callout 6 points to the 'File' field.
- Submit:** A button at the bottom left. Callout 7 points to the 'Submit' button.

At the bottom of the form, there is a note: '* Required'.

ACH Import File Formats

The ACH Import File Formats screen displays all ACH Import File Formats you have created for your company. From here, you can create, modify or delete an ACH Import File Format.

- 1 Once inside the 'Import Formats' screen from the ACH menu, click on 'Create A New Format'.
- 2 Fill in all of the required fields.
- 3 Click 'Submit'.

Helpful Hints

Using this same basic screen, you can set up recurring wire transfers or even wire transfer templates.

FIS
PROPERTY INVESTMENT
MANAGEMENT SYSTEM

ACCOUNTS
INFORMATION REPORTING
ACCOUNT TRANSFERS
ACH
Enter ACH Batch
ACH History
ACH Transfer
ACH Import
ACH Import
Import Formats

1

ACH Import File Format #

Format Name * [] Batch Type [Accounts Receivable Entry (ARC)] Delimiter [Fixed Width]

Field	Position	Length	Default	Field Options
Company Name	[]	[]	[]	<input type="checkbox"/> ID Field
ID Number	[]	[]	[]	<input type="checkbox"/> ID Field
ABA Number	[]	[]	[]	<input type="checkbox"/> ID Field
Account	[]	[]	[]	<input type="checkbox"/> ID Field
Payment Type	[]	[]	[]	
Amount	[]	[]	[]	<input type="checkbox"/> With Decimal
Prenote	[]	[]	[]	
Hold	[]	[]	[]	
Unrl	[]	[]	[]	MM/DD/YYYY
Discretionary Data	[]	[]	[]	

Payment Type Code	Prenote Code	Hold Code
DDA Credit	Yes <input type="checkbox"/>	Yes <input type="checkbox"/>
DDA Debit	No <input type="checkbox"/>	No <input type="checkbox"/>
Savings Credit		
Savings Debit		
GL Credit		
GL Debit		
Loan Credit		

2

3

Submit

Wire Transfer Activity

From the 'Wire Transfer Activity' screen, you can view, approve, release, modify or cancel a wire transfer.

- 1 Select 'Wire Transfer Activity' from the 'Wire Transfers' submenu.
- 2 Click on the 'View', 'Approve', 'Release', 'Modify' or 'Cancel' hyperlink next to any batch.
- 3 The 'Status' will change, based on your selection.

The screenshot shows a web application interface for 'Wire Activity'. On the left is a blue navigation menu with categories: ACCOUNT TRANSFERS, ACH, WIRE TRANSFERS, POSITIVE PAYMENT, STOP PAYMENT, RE-AGING, ADMIN STUFF, CUSTOMER SERVICE, CALCULATORS, and LOG OFF. Under WIRE TRANSFERS, 'Wire Transfer Activity' is highlighted with a blue box labeled '1'. The main content area is titled 'Wire Activity' and includes a notification: 'You have 1 unread message. Click [here](#) to read it.' Below this is a table with columns: Type, Name, From Account, Beneficiary Account, Beneficiary Name, Due Date, Status, Created By, Amount, and a 'View' link. A single row is visible with the following data: Domestic, Joe Smith, Savings-2054, 59684421, Joe Smith, 6/8/2007, Processing, jhackmann, \$1,000.00. A blue box labeled '2' is over the 'View' link, and a blue box labeled '3' is over the 'Status' column header.

Type	Name	From Account	Beneficiary Account	Beneficiary Name	Due Date	Status	Created By	Amount	View
Domestic	Joe Smith	Savings-2054	59684421	Joe Smith	6/8/2007	Processing	jhackmann	\$1,000.00	View

Positive Pay - Issued Items

With Positive Pay, you can review any item that has been identified as an 'exception' to the Issued Item file.

- 1 From the 'Positive Pay' submenu, click on the 'Issued Items' hyperlink.
- 2 Select the 'Account' from the drop-down list for from which you wish to issue the item.
- 3 Enter the date of the Issue Item in the 'Issue Date' field manually or using the calendar view.
- 4 Enter the 'Check Number' and 'Amount' of the Issued Item.
- 5 Enter the 'Payee Information' of the Issued Item.
- 6 Click 'Submit' to save the Issued Item to the Issued Items list. If the date of the Issued Item is within the search criteria, the Issued Item appears in the list of Issued Items.

The screenshot shows the FIS Positive Pay Issued Items form. The left sidebar contains a navigation menu with the following items: ACCOUNTS, INFORMATION REPORTING, ACCOUNT TRANSFERS, ACH, WIRE TRANSFERS, POSITIVE PAYMENT, Issued Items (highlighted with a green box and number 1), Suspense, Stored Receipts, Import Formats, STOP PAYMENT, MESSAGING, ADMINISTRATION, Import Formats, STOP PAYMENT, MESSAGING, ADMINISTRATION, CUSTOMER SERVICE, CALCULATORS, and LOG OFF. The main content area is titled 'Issued Items' and includes a note: 'Changes made to issued items are subject to bank review.' Below this is an 'Account' dropdown menu (with a green box and number 2) and a 'Search Issued Items' section with an 'Advanced Filter' box containing radio buttons for 'Current Date', 'Amount Range', 'Check or Checks', and 'Date Range', and a 'Show Voided Items' checkbox. The 'Enter Issued Item' section contains four input fields: 'Issue Date' (with a green box and number 3), 'Check Number' (with a green box and number 4), 'Amount' (with a green box and number 5), and 'Payee' (with a green box and number 6). A 'Submit' button and a 'Clear' button are located below the 'Payee' field. At the bottom, there is a table titled 'Issued Items' with columns: Issue Date, Check Number, Amount, Payee, Is Void, and Username. The table currently shows 'No Records Available'.

Positive Pay - Exceptions

From the 'Exceptions' screen, you can manage pay and return decisions for positive payment exceptions. You can review Positive Pay exceptions, decide to pay or return a submitted check and review posted items.

- 1 From the 'Positive Pay' submenu, click 'Exceptions'.
- 2 Click 'Pay' next to the item that is listed in the Exception Items list.
- 3 Click 'Return' next to an item that is listed in the Paid Items list.

The current time is 3:20 PM the cutoff time for making exception decisions is 5:15 PM. You have 363 minutes remaining. Your exception decisions may not be the final decision after bank processing.

Portfolio
THE CARLTON REALTY COMPANY

Account *
Checking-2007 - 1526833.43

Advanced Filter

Show All Items
 Amount Range
 Check or Checks

Start Check Number * **End Check Number ***

Exception Items

Issue Date	Check Number	Amount	Exception Reason	User Decision	Username
9/2/2005	500	\$5,000.00	Amount Mismatch	Return	Pay Return
9/2/2005	500	\$5.03	Duplicate	Return	Pay Return
9/2/2005	500	\$5.02	Duplicate	Pay	Sally.14513 Pay Return
9/2/2005	500	\$5.01	Duplicate	Return	Sally.14513 Pay Return
9/2/2005	991	\$9.90	Non-Issued	Pay	Sally.201 Pay Return
9/2/2005	998	\$9.98	Voided	Return	Sally.201 Pay Return

Paid Items

Issue Date	Check Number	Amount	Payee
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1 2

Pay Bills

In addition to monitoring your accounts online, transferring funds, and checking current balances, you can also pay all of your bills online. It's easier than you think to get started. Set-up takes just a few minutes. You can pay anyone from your newspaper carrier to your mortgage company, any time you'd like, morning, noon, or night.

- 1 When you are ready to enroll in Bill Payment, simply contact your nearest branch to sign up for this service or Bill Payment can be activated by accepting the Bill Pay agreement after you have clicked Bill Payment from the Online Banking menu bar and clicked Yes, Enroll Me. Your Bill Payment service will be activated within 24 hours.

More detailed information about the Bill Pay service is found in the Bill Pay section of the guide featured on the following pages. There, you will find information on how to login, set up payees for the first time, make a payment, and much more!



Stop Payments

The screenshot shows a web interface for entering a stop payment request. On the left is a dark blue navigation menu with the following items: ACCOUNTS, ACCOUNT TRANSFERS, BILL PAYMENT, STOP PAYMENT (highlighted in red), Enter New Stop Payment, Ending Stop Payments, MESSAGING, ADMINISTRATION, CUSTOMER SERVICE, CALCULATORS, and LOG OFF. The main content area is titled 'Enter Stop Payment' and contains the following fields and options:

- Account***: A dropdown menu with '- Please Select -'.
- Stop Payment Type**: Three radio button options: Single Check, Multiple Checks, and Check Number Range.
- Issue Date***: A text input field with a calendar icon.
- Check Number***: A text input field.
- Amount***: A text input field.
- Reason**: A dropdown menu with '- None -' selected.
- Payee**: A text input field.
- Submit**: A button.

At the bottom of the form, there is a note: "Your account may be charged a fee for this service."

Numbered callouts on the form indicate the following steps:

1. Points to the 'Enter New Stop Payment' link in the navigation menu.
2. Points to the 'Issue Date*' field.
3. Points to the 'Submit' button.

'Stop Payments' allows you to conveniently perform an online request that a stop be placed on a payment that has not yet posted to your account. You can enter a stop payment or view any outstanding stop payment requests from the Stop Payments sub-menu.

- 1 Select the type of Stop payment that you are requesting. There are three options available:
 - Single Check - stop a payment on just one check.
 - Multiple Checks - stop payment on multiple checks.
 - Check Number Range - if you have lost your checkbook, this option is recommended. Contact us if you have any questions on which option would work best for your situation.
- 2 Type in the original date that the payment was supposed to be posted. If you would like you can also type in the payee and select the reason from the drop down box.
- 3 When all fields are complete, click 'Submit' and the request will be submitted. A confirmation page displays once your request has been processed.

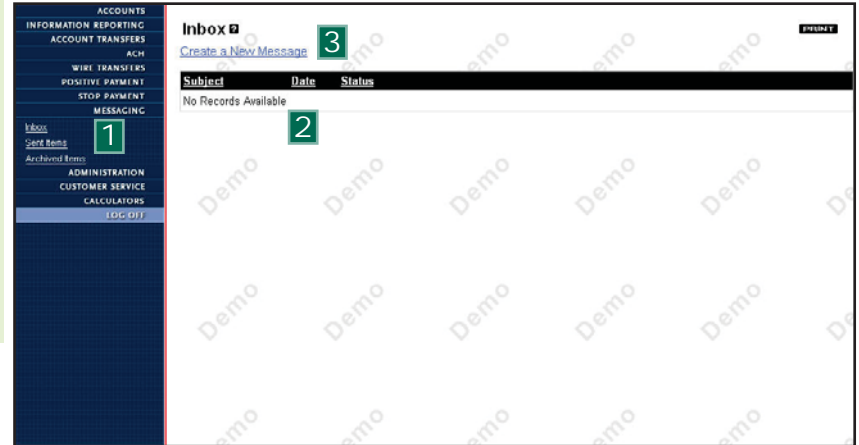
Helpful Hints

Submitting a stop payment is a request only, it does not automatically stop the payment online. The bank will receive a report of your request, and will begin working on the stop payment.

View Messages

Online Banking offers you a method to securely contact us when you have questions or answer an e-mail from the bank.

- 1 Click on 'Inbox' from the Messaging Sub-Menu to view all messages from the bank.
- 2 Click on the 'view' link of any message to read the message. You may also choose to directly reply or archive or delete your message. Archive moves the message from your inbox to your archived items.
- 3 To send a new message, click on the 'Create a New Message' link. Simply follow the on-screen instructions.



Change Password or Account Aliases

1 **Change Password**

ACCOUNTS
ACCOUNT TRANSFERS
BILL PAYMENT
STOP PAYMENT
MESSAGING
ADMINISTRATION
Change Password
Change Account Name
Notifications
CUSTOMER SERVICE
CALCULATORS
LOG OFF

Change Password

Current Password*

New Password*

Confirm Password*

* Required

2 **Change Account Name**

ACCOUNTS
ACCOUNT TRANSFERS
BILL PAYMENT
STOP PAYMENT
MESSAGING
ADMINISTRATION
Change Password
Change Account Name
Notifications
CUSTOMER SERVICE
CALCULATORS
LOG OFF

Change Account Name

Account*
Kendall Home Scents - 89 ▾

Account Name*
Kendall Home Scents

* Required

In the 'Administration' submenu, you can change the password to access your accounts. You can also rename your accounts here at any time.

- 1 In the left navigation bar, click on the 'Change Password' link. Follow the on-screen prompts and click on 'Submit'.
- 2 To change your account name or alias, select the 'Change Account Name' from the left navigation bar. Follow the on-screen prompts and then click on 'Submit'.

Helpful Hints

When you change your password, remember that it must conform to the following: Passwords are case sensitive and they must contain at least 6 characters, one of which must be numeric.

Account Notifications

Notification Rules PRINT

[Create a New Rule](#) **1**

Notification Type	Account Name	Condition	Amount	
Account Balance Notification	Checking-0749	Less Than	\$500.00	Modify Delete 3
Inbound Transfer	Checking-0749	Greater Than		Modify Delete

Create Notification Rule

2

Notification Type *
Account Balance Notification

Account *
Checking-0749 - 15151228 25

Notify When the Amount Is *
Less Than 10000.00

Notify Using *
 Email
 Mobile Phone/Pager

Email Address *
Client_Name@Bank.Com

Have you ever wished that you could receive an automatic notification when your account has reached a certain limit rather than having to call or stop into the bank each time? Well, with the new 'Notifications' feature, the system performs this task automatically for you, notifying by text message to your cell phone or by e-mail whenever the balance exceeds the limits that you set.

Each alert is associated with a single account, and may be based on either the current or available balance. You can indicate if you wish to be alerted when the selected balance type is greater than, less than, equal to any specific amount you would like. You can also set more than one notification for each account (a high balance limit and a low balance limit, for instance).

Not only can the notifications feature notify you about balances, it can also notify you if you receive a message from us through the Online Banking environment.

To access Notifications, click on 'Notifications' from the Administration sub-menu.

- 1** To add an alert, just click the 'Create a new Rule' link. Then make the appropriate selections from the options presented.
- 2** You can edit or delete any notification by clicking on the appropriate link on the Notifications page. Then pick the account and alert type and click 'Continue'. Then, follow the prompts on the next page to finish setting up your alert based on the type you select and click 'Save'. Once an alert is added it will be shown on the 'Account Alerts' page.
- 3** You can edit any account alert by clicking on the underlined account name. Just make the desired changes then click 'Save'.

Company Administration

The screenshot displays the 'Company Administration' interface. On the left is a navigation menu with categories like ACCOUNTS, INFORMATION REPORTING, ACCOUNT TRANSFERS, ADMINISTRATION, and CUSTOMER SERVICE. The main content area is titled 'Company Administration' and includes a 'Portfolio' dropdown, daily limits for ACH transactions, and two tables: 'Users' and 'Accounts'. A 'Manage User' modal is open, showing user details and associated accounts.

Company Administration

Portfolio: [dropdown]

ACH Originating Credit Daily Limit:
ACH Originating Debits Daily Limit:
Originating Wires Daily Limit:

Users [Create a New User](#)

Username	Last Name	First Name	Administrator	Locked	
d26-a359e-703e-4de4-a5b7-02c63b84d90e	User	Demo	Yes	No	View

Accounts

Account Number	Account Type	Status	ACH Credit Limit	ACH Debit Limit	Wire Limit	
123456123	Checking	Active				View
44789	Checking	Active				View
98767890	Commercial Loan	Active				View

Manage User

Address: [text area]
Address: Joseph Perez
1212 Skyway Lane
Plano, TX 08814

Accounts:

Account Number	Account Type	
123456	Checking	View
765432	Savings	View

From the Company Administration area, you can view, modify, add or delete authorized users and associated accounts. You can also see the credit, debit and wire limits for the company.

- 1 Click on 'Company Admin' from the 'Administration' submenu.
- 2 To add a new user, click on the 'Create a New User' link.
- 3 To modify a user, click 'View' next to their name.

From here, you can modify a user, change their password, lock them out of the account or modify their security settings just by clicking on the hyperlink.

Customer Service Information

1 **Contact Us**

- ACCOUNTS
- ACCOUNT TRANSFERS
- BILL PAYMENT
- STOP PAYMENT
- MESSAGING
- ADMINISTRATION
- CUSTOMER SERVICE**
- Contact Information
- Reorder Checks
- Request Check Copy
- Change Address
- CALCULATORS
- LOG OFF

Email
This is a Contact Method.

Phone
Call us at 555-1212

Secure Messaging
This is our favourite method.

Under 'Customer Service', you will find a way to contact us. You can also give us your most up-to-date address information.

- 1 Clicking on 'Contact Us' from the 'Customer Service' submenu will display the different methods that you can contact us. For example, this is where you can find our phone number or fax number.
- 2 By clicking the 'Change Address' link in the sub-menu, you can send us a request to have the addresses on your profile updated. You can select as few or as many accounts as you wish for this transaction.

Change Address

Address Line 1*

Address Line 2 Address Line 3

City* State* Postal Code*

Accounts * Check All Uncheck All

CD-2988 Commercial Loan-4455 Mortgage Loan-1155
 Checking-0749 Kendall Home Scents Savings-1166

* Required

Helpful Hints

Changing information in the 'My Profile' section of Online Banking and Bill Pay will not update information at the bank.

Request Check Copy

The screenshot shows a web interface for requesting a check photocopy. On the left is a dark blue navigation menu with categories: ACCOUNTS, ACCOUNT TRANSFERS, BILL PAYMENT, STOP PAYMENT, MESSAGING, ADMINISTRATION, and CUSTOMER SERVICE (highlighted in red). Under CUSTOMER SERVICE are links for Contact Information, Reorder Checks, Request Check Copy (with a green '1' callout), Change Address, CALCULATORS, and LOG OFF. The main content area is titled 'Request Check Photocopy' and contains the following fields: 'Account*' with a dropdown menu showing '- Please Select -'; 'Check Number*' with a text input field and a green '2' callout; 'Check Date*' with a text input field and a calendar icon; 'Payee' with a text input field; and a 'Submit' button with a green '3' callout. At the bottom, it says '* Required'.

You also can order a copy of a check from the 'Customer Service' submenu.

- 1 Click on 'Request Check Copy' to send us a request to make a copy of a check.
- 2 To fulfill your request, enter as much information as possible to minimize the time between when you make the request and when we can send the result of our search.
- 3 Then click 'Submit' to process.

Reorder Checks

The screenshot shows a web interface for reordering checks. On the left is a dark blue navigation menu with the following items: ACCOUNTS, ACCOUNT TRANSFERS, BILL PAYMENT, STOP PAYMENT, MESSAGING, ADMINISTRATION, CUSTOMER SERVICE (highlighted in red), Contact Information, Reorder Checks, Request Check Copy, Change Address, CALCULATOR, and LOG OFF. The main content area is titled 'Order Checks' and contains the following fields and controls:

- Account ***: A dropdown menu with the text '- Please Select -'. A green callout box with the number '1' points to this field.
- Quantity ***: A dropdown menu with the text '- Please Select -'. A green callout box with the number '2' points to this field.
- Starting Check Number ***: An empty text input box.
- Submit**: A button.
- A green callout box with the number '3' points to the Submit button.
- Below the fields, there is a note: *** Required**.

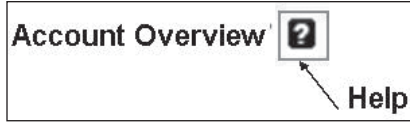
Reordering checks can be done easily and quickly online. You have the option of simply placing a reorder, or even changing or upgrading your check design.

When you click on 'Reorder Checks' under the Customer Service menu, you are taken directly to the check vendor site (Clarke American). The instructions on the site are step by step and will guide you through the check order process.

Helpful Hints

An important note to remember is when ordering through Clarke American, you will need your bank routing/transit number, your checking account number, and possibly the next starting check number before you can place your order. If you have never ordered checks with us through Clarke American you will need to contact your nearest branch and speak to a Personal Banker to establish your order.

Help



Help is just one click away! Anytime you're within the Online Banking pages and have a question on a particular area, just click the Question Mark at the top of every page. Whichever page you are viewing just prior to clicking help, will show up as the help topic. For example, if you are viewing your messages, and click 'Help', help topics for the Mail section will be shown on your screen.

Helpful Hints

If you would like to speak with an Online Banking Customer Service Representative call the number below, or send an e-mail to the address below.

(800) 944-9561

customersupport@fbsw.com