First Security Bank
Division of Glacier Bank

Welcome to the First Security Bank Cash Management Training!

Cash Management support line: 406-548-3900

Prior to Conversion Weekend – TO DO!!!!
Online banking will be turned off at approximately 11:00 am MT on Friday, June 15th. Please perform the following tasks prior to this time. ACH files originated prior to 10:00 am will be processed on Friday, June 15th. Users will log into the new system on Monday, June 18th and resume ACH file origination.

1. Download and save statements
2. Download and save history
   o Go into the account. Click on the Download icon ⤓ and save the file as Spreadsheet (xls).
   o Open the Excel spreadsheet and you use Control+F to search for transactions.
3. Download transactions to Quicken, Quickbooks or other accounting software
   o Conversion guides are published at: https://www.ourbank.com/alerts/glacier-family-conversion/
   o Quicken and Quickbooks will be unavailable up to five business days after the conversion.
   o When you connect Quicken/Quickbooks after the conversion, the Financial Institution will be Glacier Family of Banks.
4. Print out recurring ACH information
   o Go to the Recurring Transactions tab of Online Activity. Select 'Authorized' in the Status Filter.
   o All Authorized Recurring Funds Transfers will transfer to the new system.
   o All other Authorized ACH transactions will transfer to the new system, but only the first transaction will occur in the new system.
      ▪ We will work with you to set up the Recurring ACH transactions in a different system after 6/18.
   o You can use Snipping Tool on your computer to capture a printscreen of the ACH transaction. Save the snip and you can easily open it on your computer.
5. Screen capture Recipient information for those not included in a batch
   o All Recipients tied to a Template will convert over.
   o Create a new Payment Template (it doesn't matter which Template type) and name it Conversion-PPD.
   o On the Recipient & Amount screen, click the ACH Class Code 'Individual PPD' so all of your PPD Recipients are listed.
   o Check the box next to everyone that you know is not included in a Template (or just check them all, it doesn't matter).
   o Select an account (it doesn't matter you are not going to Submit this Template) and then Save the Template. This will ensure that all of your Recipient information is transferred to the new system.
   o Repeat these steps for the 'Company CCD' Recipients in another batch.

Login Information
Website: www.Ourbank.com on a desktop/tablet (ACH not available in the Glacier Family of Banks mobile app)
Login: Use your current login (unless notified of a duplicate login via letter)
Password: Use the last 4 digits of the Main Cash Management Business TIN
Tokens Information:
- Token App for Android and iOS Operating Systems: VIP Access by Symantec VIP

- Physical tokens will be available at the branches or we can mail one to you (call 548-3900)
- Users use a physical token OR the token app, not both
- The first time you log in, you will tie to your login ID to the token by typing in the 'Credential ID' listed in the app/token
  - Tokens can be tied to multiple logins so you would only need one token if you are an accountant for multiple businesses.

Additional Information

- Cash Management User Setup
  - The bank will set up additional Cash Management users or makes changes to user access. An E-Banking User Profile form is required.
  - There are separate sections on the E-Banking User Profile form for Wire Access, Bill Pay Access, and Mis Account Access. Please review each section for each user. Disregard the ARP/Positive Pay section.
- File Initiation Notes
  - The new system only generates a batch. It is not specific as to whether it is a Payroll, Collection, Receipt or Payment.
  - User can check multiple batches from the ACH screen to initiate more than one batch at a time.
  - Recipients will not receive an email alert when you have initiated a batch.
    - We suggest setting up an email group and send out an email when you initiate a batch. We will submit this as an enhancement to the new system.
  - After file initiation, the bank will contact you if we see suspicious transactions included in your batch.
  - The file will no longer "Pend" immediately if the system couldn't verify the transactions.
  - ACH Origination cutoff time: 4:30 pm Mountain Time
  - New fee schedule is $.10/line item vs. the $25 + $.07/line item

Information converted to the new system

- Active Templates/Batches
- Recipients & Amounts included in a template/batch
- Split Payments are converted to two separate line items
- All Users

Information NOT converted to the new system

- Recurring ACH Templates/Batches (see Prior to Conversion Weekend To Do #3 for more information)

Terms

- Online Activity = History
- Approve Status = Initiate Status
- Draft Status = Input Status
- Held Recipient = Exclude Recipient from batch
- Prenote = $0.00 transaction sent ahead of time to make sure the Recipient's account information is correct
- Split Deposit = Two separate line items
- NACHA File = A file that is produced from your accounting software for Payroll. Users Upload the file to online banking rather than entering in amounts. The first line of the file begins with the numbers 101. Contact us for more information or questions.

Cash Manager

The Cash Manager tab contains all of the Cash Management functionality, including:

- ACH
- Wires
- Account Recon/Positive Pay
- User Administration
- Reporting
- File Status (for uploaded files)

ACH

PROCEDURES – Create an ACH Batch

Step 1: Create New Batch. From the main ACH Batch List page, select the company for which the batch is being created.

Step 2: Batch Header. Enter batch header information. Select the correct SEC Code for the type of batch you are initiating: PPD = Personal Accounts; CCD = Business/Commercial Accounts

Step 3: Create Transactions.   There are three ways to add transactions; individually, by entering multiple records and by using Import Records (not commonly used.)
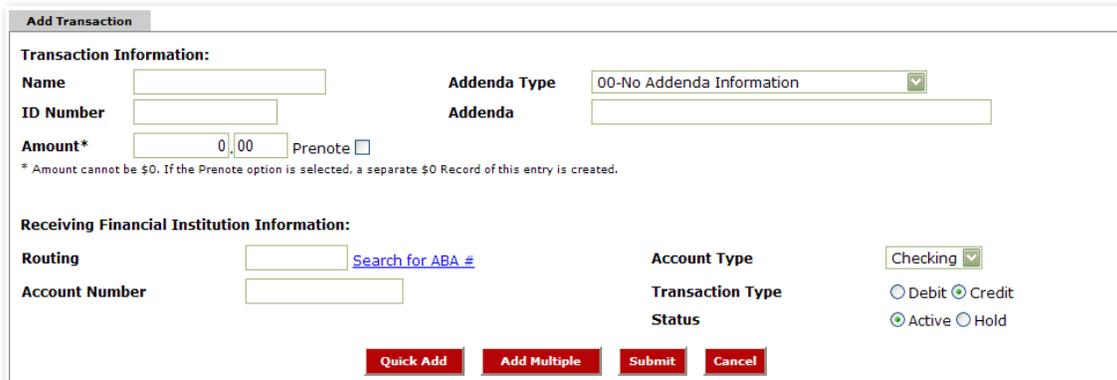
Step 3 (alternate): Add Multiple Records is a quick way to create transactions. It allows up to 15 records to be added at a time.

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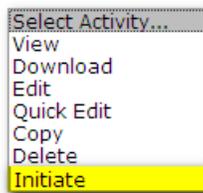
To add addenda information or use ABA lookup, first add the record here then use the **Edit** Transaction feature.

NOTE: You must enter in the offsetting entry for the batch and the credits & debits must balance in order to initiate the batch.

Step 4: Initiate Batch. Select **Initiate** from the drop down menu. Initiate is only available if the batch is in balance.

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

Batch List: Batches already created/uploaded in NetTeller. Batches will remain on the system to be used as templates.

ACH Statuses:

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

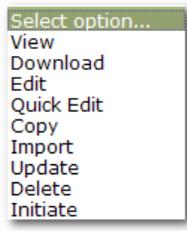> **Uploaded:** Batch has been uploaded or transactions imported.

> **Initiated:** Batch has been sent to Financial Institution.

> **Processed:** Financial institution has moved batch to ACH warehouse.

Quick Initiate: Select the checkbox for balanced batches and click **Initiate Selected**.

View: List of transactions within batch.

Download: Export batch to PDF or NACHA file format.

Edit: Change or add transactions to the batch.

Quick Edit: Change transaction dollar amounts, place hold on specific transactions. This option is commonly used when editing a payroll batch, where only the amount of the transaction changes.

Copy: Creates an exact duplicate of the selected batch.

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

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

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

Upload: Allows Cash User to upload a NACHA file into NetTeller. File must have .ach extension.

History: Displays ACH batches that have been initiated by the customer and processed by the Financial institution.
Clicking **View** displays the transactions within the batch.

Search: Search and display any transactions within all batches that match the search criteria. Cash User can then
edit/delete the transactions if needed.

ACH Import (Optional)

Step 1: Establish Import Layout: If the Import Transactions option is activated, the user must populate the format
layout here.   In the example below a translation table is established for a CSV file. The user "tells" NetTeller which of
the spreadsheet columns contain the Name, ID Number, etc.

Step 2: Select **Import** from the Select Option drop down box.

Step 3: Select **Import File Type.**

Step 4: **Browse** for file.

Step 5: Click **Import**.

Wires

PROCEDURES – Add a Wire Transfer

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

Step 2: Fill in the fields for the new wire:

- **Wire Name:** A descriptive name for the wire.

- **Credit Account Number:** The account that will receive the wired funds.
- **Credit Account Name:** The name on the account receiving the wired funds.
- **Credit Account Address:** The address of the Credit Account.

- **Receiving Bank Information:** Enter the ABA number of the Financial Institution where the Credit Account is held. Use the Search for ABA Number feature to search for the Credit FI. **Selecting an ABA from the Search for ABA Number option will populate all remaining Receiving Bank Information fields.**
- **Wire Information/Remarks:** Enter any information regarding the Wire Transfer. Comments can include processing instructions, invoice numbers, or any other text/numeric data.
- **Repetitive Wire/Code:** If the wire transfer should be saved as a template, click the checkbox for Repetitive Wire. Repetitive wires can be initiated multiple times throughout the day, based on user limits and funds availability. Wires that are not designated as Repetitive will automatically be removed from the system once transmitted and processed.

To transmit a wire marked as Repetitive, use the **Transmit Templates** option.

To transmit a non-repetitive (single) wire, use the **Transmit Wires** option.

Step 1: Select the checkbox to the left of the wire and choose **Transmit Selected**, or choose the **Transmit** link to the right.

Wire Name:	Sequence:	Status:	Amount:	Rep:	Account Number:	Receiving FI:	
☐ RENT	1	Ready	$1,500.00	Y	897809	BUS BK	Transmit

Transmit Selected

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

Quick Transmit	?					
Wire Name:	Sequence:	Amount:	Rep:	Account Number:	Receiving FI:	
RENT	1	$1,500.00	Y	897809	BUS BK	

Wire Password [   ]

Transmit **Cancel**

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

Wire Statuses: A NetTeller wire will be in one of the following statuses.

> **Ready**: The wire can be edited, deleted or initiated.

> **Initiated**: Cash User has sent the wire to Financial Institution.

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

> **Approval**: Wire needs second Cash User to take the option to initiate.

> **Next Day**: Wire has been initiated after Financial Institution's cutoff time.

History: View processed wires.

View Wire History for: Payroll ▼						
Wire History for 03/23/2008 to 04/22/2008	?			View 7 Days | 15 Days | 30 | Search		
Wire Name:	Transmitted:	Amount:	Rep Code:	Receiving Account Number:	Receiving FI:	

Reporting

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

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

```
Current Day Information        [?]

                    Current Account Information


        Operations / Chihuahua Rescue


        As of Date........ January 26, 2007        Current Day Activity
                                                     Debits        Credits
            Available Balance....      488,387.10         ACH Items
            Collected Balance....        3,497.44-      0.00           0.00
            Ledger Balance.......      488,387.10
            Hold Amount.........            0.00           Inclearing
                                                       0.00           0.00

                                                       Over-the-counter
                                                   8,715.46     500,600.00

                                                          Wires
                                                       0.00           0.00

                                                        Transfers
                                                       0.00           0.00

                                                          Total
                                                   8,715.46      500,600.00
                                        Current Day Activity     938,987.10
```

Position: Displays balance information and transactions that posted to the account on the previous business day.   All accounts will display.

```
Download Cash User        [?]

        To download:
          1. Right-click the link below.
          2. Select Save Target As... from the menu.
          3. Use the dialog box to save the file in the folder you wish.

        To view:
          1. Left-click on the link below.


                        Cash Management data
```

File Status

File status tab displays all files that have been uploaded into the system and the status of the upload. This option shows both ACH and ARP files. The files drop off this list after 7 days.

File Name:	Format:	Type:	Related Account:	Upload Date: ▽	Status:
kenny.ach	NACHA	ACH	N/A	04/22/2008	Uploaded

Uploaded Files ?

Refresh List

Options

Manage email addresses and passwords, account settings, display settings, and alerts.

Main	Bill Payment	Cash Manager	Options
»Personal	Account	Display	Alerts

Personal: Edit alias, passwords and company email address.

Modify Personal Settings ?

Current Email Address:	jkesler@jackhenry.com
Change Email Address:	
Reenter New Email Address:	
Password Reset Question:	college town
Password Reset Answer:	fayetteville

Modify Login Information

NetTeller ID   jen cm

Enter New

Enter New Again

NOTE: IDs must include at least one letter. Can not start with a number.

NetTeller Password   Enter Current

Enter New

Enter New Again

NOTE: Password must be AlphaNumeric 4 - 8 characters.

Cash Management Password: Enter Current

Enter New

Enter New Again

NOTE: Password must be AlphaNumeric 4 - 8 characters.

Cash Management Wire Password: Enter Current

Enter New

Enter New Again

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

Modify Account Settings	?		
Order:	**Current Pseudo Name:**	**New Pseudo Name:**	
Move	Inventory		
Move	Payroll		
Move	Operations		
Move	Accounts Payable		
Move	Missouri Offices		
Move	Kansas Offices		

Submit

Display: Edit default view settings.

Establish Display Defaults	?

Accounts	○ 5 ● 10 ○ 20 ○ 50 ○ 100 ○ All
Transactions:	○ Since Last Statement ○ Last 7 Days ○ Last 15 Days ● Last 30 Days ○ Search History
Bill Pay History:	○ All History ○ Last 7 Days ○ Last 15 Days ● Last 30 Days ○ Search History
ACH Batches:	○ 10 ○ 20 ● 50 ○ 100
ACH Transactions:	○ 10 ○ 20 ● 50 ○ 100
Wires - Transmit:	○ 10 ○ 20 ● 50 ○ 100
Wires - Edit/Add	○ 10 ○ 20 ● 50 ○ 100
Transfer History:	○ Last 7 Days ○ Last 15 Days ● Last 30 Days ○ Search History
ACH History:	○ Last 7 Days ○ Last 15 Days ● Last 30 Days ○ Search History
Wire History:	○ Last 7 Days ○ Last 15 Days ● Last 30 Days ○ Search History
Download Lines:	○ One Line ○ Two Lines ○ Three Lines ● All Lines
Transfer Confirmation:	○ Yes ● No

Submit

Alerts: Set up Event Alerts, Balance Alerts, Item Alerts and Personal Alerts.

Current Event Alerts	?		Edit Event Alerts
When the following Occurs:		Alert me:	
There are currently no Event Alerts set up.			

Current Balance Alerts	?			Add Balance Alerts
When Balance In:	Goes:	Amount:	Alert Me:	
There are currently no Balance Alerts set up.				

Current Item Alerts	?		Add Item Alert
When Item number clears:	Account:	Alert Me:	
There are currently no Item Alerts set up.			

Current Personal Alerts	?		Add Personal Alert
On the following date:	Remind me of:	Alert me:	
There are currently no Personal Alerts set up.			