Product Overview

This manual contains instructions for setting up your Administrator access as well as establishing access for those who will have access to your account information through Online Banking. Additionally, if your company has elected to enroll in Wire Services, this manual contains details on setting up wire transactions. In some sections, we have included “best practices” recommendations to ensure that the security of your financial data and your Online Banking access is maintained. These recommendations are not all-inclusive; please refer to your Agreement for information regarding requirements, limitations, rights and responsibilities for those who are granted access by you.

Please keep this manual for reference in the future.

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Login Fields

https://www.netteller.com/andrewsfcu/commerciallogin.cfm

The Login fields for Cash Management users are:

**Company ID:** Username as established by the Business Members during the Cash Management Enrollment process.

**Cash Management ID:** The value entered depends on who is logging in:
- The Administrator enters the Cash Management ID established by the Business Members during the Cash Management Enrollment process.
- The Administrator will in turn provide a Cash Management ID and password for each person from the company who is allowed to access Online Banking. Since the Administrator is adding other users, the Administrator must be designated as Administrator.

**Password:** This is created by the Administrator and used for the first log on only. Each user is guided through selecting their personalized password and in setting up security questions and answers.

Creating Users

To create users, the Administrator completes the information that is described below. A form has been created to assist you with documenting the access that each person is given and to assist you with entering the information in Online Banking:

**Step 1:** Select the Cash Management tab, then Business User.

**Step 2:** The User Settings screen appears.

This step begins the process of assigning a username and user ID and other permissions for the person who will have access to the business account in Online Banking.
This section is completed for each user; the selections made indicate if the user is an administrator, may approve transactions for others or if other access is granted. Any field that is marked with an asterisk will require an entry to be made.

**Company Login ID:** The Cash Management ID that is created by the Business Member at enrollment and used by every user.

**User Name:** Name of the individual

**User ID/Cash Management ID:** This is entered as the Cash Management ID. Each user of the business should have a unique User ID. We recommend that the first initial and last name is used as the User Name. The minimum number of characters in a user name is 7 and the maximum number of characters is 12. Each username must begin with a letter.

**Hold User:** If this is selected, this will mean that the person who is set up is unable to log on. An example of this being used is if there is training that your Business requires to be completed before a user may access the company account in Online Banking. The choice of whether to make this selection is up to the business.

**Administration:** If Yes is selected, this user will have the option to modify or add other users. The Cash Management Administrator must have this option checked.

**Password:** This is the initial Cash Management Password, entered twice. A new password is selected when the user logs on. The password must be a minimum of 7 characters and a maximum of 10 characters.

**Approves:** Click to give the user permission to approve wire transfers for another user.

**E-mail Address:** This email address will be used to send notifications when the credit union replies to or sends a message in the secured area of the Online Banking Message Center.

**Additional Access:** Allow access to various options, such as:

- **Order Checks:** If institution has “Order Checks” option that links to a third-party check ordering system, selecting this option allows the user to access that functionality.
- **Alerts:** Permits user to access the Alerts option in NetTeller. At this time, standard NetTeller alert options apply; there are no alerts specific to the Cash Management product. See the NetTeller Online Functionality Training Manual and the NetTeller FI Management Training Manual for specifics about Alerts.
- **Additional Services:** Selecting this option provides access to the tab containing PowerOn functionality (SSO Connections to eStatement)

**Select Next to continue:**

**Accounts** – unless specific accounts are selected here, each user will have access to view all accounts that are opened for the Business in Online Banking.

All users who are given the permission to view the business account in Online Banking will have access to the Business account daily statement, the address change option for the business and to request that a check is issued payable to the business account.
The following access may be allowed in addition to the access listed above:

Transaction Controls:
- **Transaction Inquiry** – allows the user the ability to view transaction history of all or selected accounts, and details of holds
- **Transfer Inquiry** – allows users to search for specific transactions
- **Stop Payment Inquiry** – allows user to view current stop payments and the history of stop payments
- **Stop Payment Additions** – allows user to place a stop a payment
- **Bill Pay** – This setting is not used
- **Order Checks** – user may order checks for the business
- **Electronic Statements** – this setting is not used

Cash Management Controls
Please note: ACH services are not offered at this time. Your ability to process a wire transfer will be determined by your MBL representative.
- **Create One Time Wires** – user has access to the single wires option in the Wire menu
- **Edit One Time Wires** – user has the access to edit wires
- **Create Template Wires** – user may create a template to use when submitting wires
- **Transmit Wires** – user may submit a wire for processing against the business account
- **Edit Template Wires** – user may make changes to a template used for wires

Aggregate Wire Limits – enter the dollar value; the dollar amount entered may not exceed the total dollar amount that you are permitted by the credit union to transmit
- **Per Wire Limit**
- **Per Day Limit**
- **Limit = Available Balance** – if this box is checked, the user may enter an amount up to the funds that are available in the business account instead of a per day limit
Approval Levels (Wire Transfers Only)

To establish dual control for wires:

a) Select Yes under the Required Approvals column. In the Require _ approval(s) if transaction exceeds $_.00 field, enter “1” after Require. Optional: enter a dollar amount other than “0” if dual control for the user is only required over a certain dollar amount.

Time Access Control

This setting allows time restrictions as to the time of day that a user can log in. The default is all day, every day unless changed. Complete the fields if desired and click Save to finalize user setup.

Begin/End Time: If the user’s online banking access should be prevented before and after a specific time, enter those times. Time zone is based on Eastern Time zone.

Never on this day: Click to prevent access for the entire day (12:00 AM-11:59 PM).

All day: Click to allow access for the entire day (12:00 AM-11:59 PM).

Editing Cash User Profiles

Administrators can edit existing profiles in the Users menu. In order for a change to take affect, the user being changed must log off and log back in.

To edit cash user profile:

Step 1: In the Cash Management tab, go to Business Users Settings. The CM User List appears.

Step 2: Next to the desired profile, click on the Select Option drop-down menu, and then select from up to six options:

User Settings: The initial User screen:
User Access: Also known as the Functions screen:

User Approvals: Also known as the Approvals screen:

User Times: Also known as the Access screen:

Copy User: Launches New CM User setup, with all the permissions and limits pre-populated based on the original profile. The User Name, User ID,

Password and E-mail Address fields are blank.

Delete User: Displays User screen of the profile. Click the Delete button to confirm.
Step 3: Make modifications and click Save to retain changes.

Unlocking Locked Cash Users

A cash user who sequentially enters the wrong password three times is placed in a Held status. An administrator can unlock the profile.

To unlock a cash user:

Step 1: Under the **Cash Management** tab, go to **Business Users Settings**. The **CM User List** displays.

Step 2: The locked profile is flagged as Held. Under the **Select Option** drop-down menu, click **User Settings**.

Step 3: Deselect the **Hold User** field and click **Save** to retain the change. The user may then log in with the current password.

Step 4: (optional) If the user needs a new password, key in new values in the **Password** field and click **Save**.

Step 5: Communicate new password to the user. User must select new password at next login.
Access Control

Administrators can restrict Online Banking access based on IP address; we recommend that this setting is used only by Businesses that maintain their own network.

Enter the IP addresses that allow online banking connections; login attempts from any other IP address are prevented.

To restrict based on IP address:

**Step 1:** Under the **Cash Management** tab, go to **Business Users**, then **General Control Settings**.

**Step 2:** Click **Add IP Address**.

**Step 3:** Key in the IP information that allows NetTeller login.

**IP Address Name:** A label for the IP entry (e.g. Main Office).

**IP Address:** Enter part or all four octets of the IP address. To establish a match on partial IP address, enter an asterisk in the second, third and/or fourth octet field.

**Enabled:** Select Yes and then **Submit** to make IP Address Control effective for this IP.
Repeat Steps 1-3 for additional IP addresses that permit NetTeller login.

IP information can be **Edited** or **Deleted** by the administrators as needed. All users under this Cash Management profile attempting to log in from an IP address other than those listed will see “Attempting to login from unknown source.”

**User Approvals**

A user’s profile may be established to require another user at the company to approve wire transmissions.

The user who requires approval transmits the wire as described in earlier sections (assuming the user has that permission in the first place). However, instead of a Transmitted status, the status is **Pending Approval** and requires action from a second user before it is sent to Episys.

*It is the responsibility of the initial user to notify another user who has approval rights to complete the transmission process.*

**Step 1:** The second or approving user sees the Pending Approval wire upon accessing the Wire List page in NetTeller and chooses Approve from the
Select Option drop-down menu.

**Step 2**: Wire instructions display. Approving user clicks Approve. Information message displays and the wire status updates to Transmitted. Wire records now exist on Episys awaiting wire processing by the credit union.

**Wires**

The Wires option allows the user to:

- Create, edit, and transmit single (one-time) wires
- Create and edit wire templates, and transmit from those templates

The super user must edit his/her user profile to grant wire permissions. Once modified, the user must log out and back in to see the Wires menu.

**Single Wires**

A single wire is a wire created for one-time use. Once it is transmitted, it cannot be used again. This section covers how to create, edit and transmit single wires.
Creating and Transmitting a Single Wire

**Step 1:** In the **Cash Management** tab, click on **Wires**, and then **Add Wire**.

**Step 2:** The wire input fields display. Complete the fields and click **Save** (to transmit later) or **Transmit**. All fields are required except for Remarks and second line of each Address field.

**Wire Name:** A label for the wire. Max characters: 40.

**Source Account:** The share to fund the wire. Options are based on setup in **FI Management > Manage Wire Transfers**.

**Amount:** The amount of the wire.

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**Credit Account Information**

**Credit Account Number:** Beneficiary’s account number.

**Credit Account Name:** Name of the beneficiary.

**Credit Account Address:** Beneficiary’s address, including City, State and Zip where designated.

**Receiving FI ABA Number:** Routing/ABA number of the financial institution where the wire will be sent.

**Receiving FI Name:** Name of the financial institution where the wire will be sent.

**Remarks:** Any additional comments regarding the wire. This information is transmitted to the receiving FI and seen by the end-recipient.

**Save:** Saves the wire and returns to the wires list. The wire can be Edited or Transmitted later.

**Transmit:** Sends the wire to Episys for further processing.
Editing a Single Wire

**Step 1:** Under the **Cash Management** tab, go to the **Wires** menu. The existing wires display.

**Step 2:** Select **Edit** from the Select Option drop-down menu next to the desired wire.

**Step 3:** Make modifications and click **Save** to retain changes. See Creating a Single Wire for field definitions. Click **Cancel** to discard changes and return to the wire list.

Transmitting a Saved Single Wire

**Step 1:** In the **Cash Manager** tab, go to the **Wires** menu. Existing wires display.
Step 2: Select Transmit from the Select Option drop-down menu.

Step 3: The wire instructions display. Click Transmit.

Step 4: The user is returned to the Wire list, a success message displays and the wire status is Transmitted. The wire records have been written to Episys to await credit union processing.

See User Approvals for details about wire transmission requiring dual control.

Deleting a Single Wire

A single wire can be deleted depending on its status. A transmitted wire cannot be deleted.

Step 1: In the Cash Manager tab, go to the Wires menu. Existing wires display.

Step 2: Select Delete from the Select Option drop-down menu.
Step 3: Verify this is the intended wire and click the Delete button. The user is returned to the wire list screen and sees a confirmation message.

Templates
A template is a wire created for repeated use. Wire templates are also known as repetitive wires. Once a template is used to transmit a wire, it can be edited and/or transmitted again immediately. This section covers how to create, edit and transmit wire templates.

Creating a Template

Step 1: In the Cash Management tab, click on Wires, and then Templates.
Step 2: Any existing wire templates display. Click the New Template button.

Step 3: The wire input fields display. Complete the fields and click Save. All fields are required except for Remarks and second line of each Address field.

**Wire Name:** A label for the wire template. Max characters: 40.

**Source Account:** Share to fund the wire. Options are based on setup in FI Management > Manage Wire Transfers.

**Credit Account Information**

**Credit Account Number:** Beneficiary’s account number.

**Credit Account Name:** Name of the beneficiary.

**Credit Account Address:** Beneficiary’s address, including City, State and Zip where designated.

**Receiving FI Information**

**Receiving FI ABA Number:** Routing/ABA number of the financial institution where the wire will be sent.

**Receiving FI Name:** Name of the financial institution where the wire will be sent.

**Receiving FI Address:** Address of the financial institution where the wire will be sent, including City, State, and Zip where designated.

**Remarks:** Any additional comments regarding the wire. This information is transmitted to the receiving FI and seen by the end-recipient.

**Save:** Saves the template and returns to the wires list.
Editing a Template

**Step 1:** In the Cash Management tab, click on Wires, and then Templates.

**Step 2:** Select Edit from the Select Option drop-down menu next to the desired wire.

**Step 3:** Make modifications and click Save to retain changes. Click Cancel to discard changes and return to the wire list.

Transmitting Using a Template

**Step 1:** In the Cash Management tab, click on Wires, and then Templates.

**Step 2:** Select Transmit from the Select Option drop-down menu.
Step 3: The wire instructions display. Enter **Wire Name** and **Amount**, and then click **Transmit**.

Step 4: User is returned to the wire list, a success message displays and wire status is Transmitted. The wire records have been written to Episys to await credit union processing.

See **User Approvals** for details about wire transmission requiring dual control.

If the user’s dollar limits have been reached, a message appears indicating this fact and the status remains **Ready**.

**Deleting a Wire Template**

Wire templates can be deleted at any time.

**Step 1:** In the **Cash Management** tab, click on **Wires**, and then **Templates**.
Step 2: Select **Delete** from the Select Option drop-down menu next to the desired wire.

![Delete Wire Template](image)

Step 3: Verify this is the intended wire template and click the **Delete** button.

![Delete Confirmation Message](image)

The user is returned to the wire templates screen and sees a confirmation message.

**Wire History**

Wire history is available in the Activity option after all of the following is complete:

1. Wire transmitted in NetTeller
2. Wire processed in Episys
3. Goodnight processing
Search is a sub-option of Wire Activity.

Upon clicking **Search**, options appear.

The more values entered, the more narrowed down the results become.

- **Wire Name**: Searches values entered in the Wire Name field of a specific wire.
- **By**: The cash user who created the wire.
- **Date**: Range search based on wire transmittal. Select Equals, Before or After and then enter desired date.
- **Amount**: Select Equals, Above or Below and then enter dollars and cents.
- **Receiving FI**: Search for wires sent to a specific institution.
- **Account Number**: Search for wires funded by a specific Source Account.