

Managing Online Banking

You can make many changes to your Online Banking account via the Options Tab.



Choose the Personal Tab to:

- Change your Online Banking Password.
- Change your Online Banking 12-digit ID to a name or number that is easily remembered. (You can still use the 12-digit ID at any time.)
- Change your email address.
- Change your Cash Management User Password and Wire Password.

Choose the Account Options Tab to:

- Change your Account Pseudo Names.
- Change the Number of Accounts Displayed.
- Change the Account Display Order.

Choose the Alerts Tab to:

- Set up Event, Balance, Item Clearing and Personal Alerts.

Cash Management Guide



Better ideas. Better banking.



Member FDIC

Accessing Online Banking Cash Management

- Log on to the bank's website at www.bannerbank.com.
- Follow the steps to access online banking.
- Enter your ID & Password in the appropriate fields*:

Banner Online Banking ID	<input type="text"/>
Banner Online Banking Password	<input type="password"/>


* ID and Password are assigned by the bank. You will be required to change your password the first time you log in.

• Select: 

- Enter your Cash Management ID & Password in the appropriate fields*:

Cash Management ID	<input type="text"/>
Cash Management Password	<input type="password"/>

* You will be required to change your Cash Management Password the first time you log in. User IDs and Passwords are Case Sensitive.

• Select: 

A listing of the accounts accessible through Online Banking will be displayed.

Account	Balance	Status
Operating Account	6.00	Select Activity ...
Payroll Account	23.00	Select Activity ...

Questions? Please contact Banner Bank Online Cash Management Support at 1-800-272-9933 or email online@bannerbank.com.

Adding A New Cash Management User

Next to each account is a drop-down menu with the list of activities available for each account.
(Some account options may not be available or may require additional fees).



- Select the Cash Management Tab.

Online Banking	Bill Payment	Wires	ACH	Administration
Main	Download			

User ID	User Name	Status	
admin user	Jane Q. Customer	OK	Edit Delete Access
John	John Q. Customer	OK	Edit Delete Access

User ID 

- Fill in the User Information and select the features that the user will be able to access. Click 'Submit'!

Edit Cash Management User			
User Information			
User ID	<input type="text"/>	User Held	<input type="checkbox"/>
User Name	<input type="text"/>	ACH Limit	<input type="text"/> .00
Password	<input type="password"/>	Wire Limit	<input type="text"/> .00
Wire Password	<input type="password"/>	E-mail Address	<input type="text"/>
Allowed Access To			
Transfers	<input checked="" type="checkbox"/>	Work with ACH	<input type="checkbox"/>
Download	<input checked="" type="checkbox"/>	Display ACH	<input type="checkbox"/>
Statement Inquiry	<input checked="" type="checkbox"/>	Initiate ACH	<input type="checkbox"/>
Stop Inquiry	<input checked="" type="checkbox"/>	Upload ACH	<input type="checkbox"/>
Stop Additions	<input checked="" type="checkbox"/>	Current Day Balance	<input type="checkbox"/>
Administration	<input type="text" value="Yes"/>	Prior Day Balance	<input type="checkbox"/>
Transaction Inquiry	<input type="checkbox"/>	Transaction Range Inquiry	<input type="checkbox"/>
		Allow Bill Payment	<input type="checkbox"/>
		Define Non-Repetitive Wire	<input type="checkbox"/>
		Edit Non-Repetitive Wire	<input type="checkbox"/>
		Define Repetitive Wire	<input type="checkbox"/>
		Edit Repetitive Wire	<input type="checkbox"/>
		Transmit Wires	<input type="checkbox"/>
		Upload Positive Pay File	<input type="checkbox"/>
		Work Positive Pay Exceptions	<input type="checkbox"/>
		Upload Reconciliation File	<input type="checkbox"/>
Allowed To View			
Club Accounts	<input checked="" type="checkbox"/>	Loan Accounts	<input checked="" type="checkbox"/>
Time Deposit Accounts	<input checked="" type="checkbox"/>	Savings Accounts	<input checked="" type="checkbox"/>
Safe Box Accounts	<input type="checkbox"/>	ODP Accounts	<input checked="" type="checkbox"/>
		Demand Accounts	<input checked="" type="checkbox"/>
		IRA Accounts	<input checked="" type="checkbox"/>
		Non-JHA Accounts	<input type="checkbox"/>
		Account Reconciliation Exceptions	<input type="checkbox"/>
			

- Choose the accounts that the new user may access and click 'Submit'!

Account Designator	Account Short Name	Allow Access
Operating Account	BANNER BANK TEST	<input type="checkbox"/>
Payroll Account	BANNER BANK TEST	<input type="checkbox"/>

Uploading An ACH Batch

- Select 'Upload' from the ACH Tab.



- Follow the instructions to upload your NACHA format file. While the file is being uploaded you can do other activities in Online Banking. Choose 'Upload Status' to check the status on the upload. When the upload is complete, the ACH Batch will be the last batch displayed on the batch listing page. (Only files in NACHA format can be uploaded from other software.)

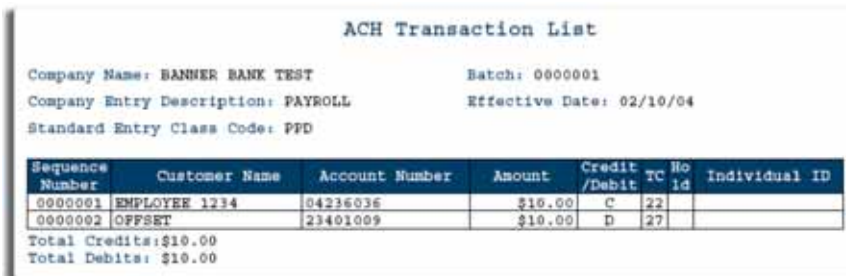


Downloading An ACH Batch Summary

- Select 'Download ACH Summary' from the drop-down menu next to the ACH Batch.

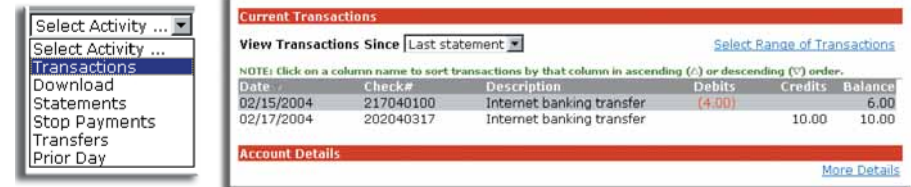


- Follow the instructions for downloading the summary. You must have Adobe Acrobat Reader to display the file. If you do not have the reader a link is provided to download the product.



Viewing Current and Prior Day Information

- Select 'Transactions' from the Account Listing drop-down menu to view the transactions to your account since your last statement. Use the 'View Transactions Since' menu to change the view.



- Select 'More Details' from the under the balance column on the transaction page. Your account balances will be displayed, as well as any Current Day ACH or Wire Transfer transactions.

		Current Day Activity	
		Debits	Credits
Available Balance....	6.00		
Collected Balance....	4.00-	0.00	0.00
Ledger Balance.....	6.00		
Hold Amount.....	0.00		
		Inclearing	
		0.00	0.00
Current Available....	6.00		
		Over-the-counter	
		0.00	0.00
		Wires	
		0.00	0.00
		Transfers	
		4.00	10.00
		Total	
		4.00	10.00

- Select 'Prior Day' from the NetTeller Tab to view transactions and balance information from prior day business.



		Prior Day Activity	
		Debits	Credits
Available Balance....	0.00		
Collected Balance....	0.00	0.00	0.00
Ledger Balance.....	0.00		
Hold Amount.....	0.00		
		Inclearing	
		0.00	0.00
One-day Float.....	0.00		
Two-day Float.....	0.00	0.00	0.00
Three-day Float.....	0.00		
Over 3-day Float.....	0.00		
		Wires	
		0.00	0.00
		Transfers	
		0.00	0.00
		Total	
		0.00	0.00

Downloading Prior Day Information

- To download prior day information for your Cash Management accounts, choose 'Download' from the Cash Management Tab.



- Follow the instructions to save the download file.



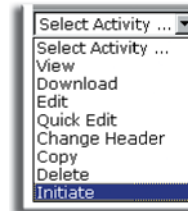
- The downloaded file will contain prior day balance calculations as well as all ACH, Wire Transfers and Over The Counter items.

PRIOR DAY BALANCE INFORMATION				
ACCOUNT NUMBER...	100426816 DEMAND	CLOSE OF BUSINESS..	2/13/04	
ACCOUNT NAME.....	BANNER BANK TEST			
TOTAL ACH ITEMS				
AVAILABLE BALANCE...	.00	DEBITS	CREDITS	
COLLECTED BALANCE...	.00	.00	.00	
CURRENT BALANCE.....	.00	TOTAL INCLEARING		
HOLD AMOUNT.....	.00	DEBITS	CREDITS	
		.00	.00	
TOTAL OVER COUNTER				
ONE DAY FLOAT.....	.00	DEBITS	CREDITS	
TWO DAY FLOAT.....	.00	.00	.00	
THREE DAY FLOAT.....	.00	TOTAL WIRES		
OVER 3 DAY FLOAT....	.00	DEBITS	CREDITS	
		.00	.00	
TOTAL TRANSFERS				
		DEBITS	CREDITS	
		.00	.00	
TOTAL OF PRIOR DAY ACTIVITY				
		DEBITS	CREDITS	
		.00	.00	
PRIOR DAY TRANSACTION				
ACCOUNT NUMBER:	100426816			
BANNER BANK TEST				
POSTED	CHECK #	AMOUNT	D/C	DESCRIPTION
				TOTAL DEBITS..
				TOTAL CREDITS..
				.00
				.00

Creating & Initiating An ACH Batch

- Select the appropriate Transaction Code from the drop-down menu. Complete the remaining fields. If you do not know the Routing Number of the Financial Institution receiving the credit, use the link to perform a search. The Individual Identification Number is optional. Use the 'Quick Add' button to enter another transaction. When all transactions have been entered (credits and debits), select 'Submit'.

- Initiate the batch by selecting 'Initiate this batch' from the ACH Batch drop-down menu. A batch can be initiated from 'Ready' or 'Uploaded' status. Enter the effective date of the batch. This cannot be less than one or more than 14 days from the day it is initiated. If you notice an error after the batch has been initiated, contact Online Cash Management Support at 1-800-272-9933 to have the batch reset to 'Ready' status.



IMPORTANT WARNINGS ABOUT DELETING BATCHES:

- * Deleted batches CANNOT be restored.
- * If initiated batches are deleted before returning to a 'Ready' status (prior to 4:00 p.m. Pacific of the day initiated) the batch will NOT be processed.

Creating A New ACH Batch

- Select the 'ACH' Tab to access the Batch Listing Page.



- To create a new ACH Batch, enter the new batch number in the 'Additions/Corrections' field and select.

A form with a text input field and a red 'Submit' button. The text inside the input field reads: "Enter batch number for additions/corrections: [] Submit".

- Complete or edit the fields in the Batch Header Information. Some information, such as the Company Name and Batch Number cannot be modified. When all information has been entered, select 'Submit'.

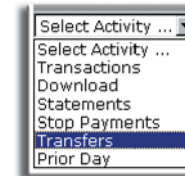
A screenshot of the 'ACH Batch Header' form. It contains the following fields:

- Company Name: BANNER BANK TEST
- Batch: 1
- Company discretionary data: []
- Company entry description: PAYROLL
- Effective entry date: 021004 (POS-initiation date)
- Company descriptive date: []
- Standard entry class code: PPD - Prearranged Payments and Deposits
- Company Identification: 911645638

 At the bottom are 'Submit' and 'Cancel' buttons.

Transferring Funds Between Accounts

- Select 'Transfers' from the Account Listing drop-down menu.



- Select the account to which you want to transfer the funds, enter the amount of the transfer and select the frequency (optional). When all options are completed, select 'Submit'!

A form with a dropdown menu and a red 'Submit' button. The text reads: "Add Transfer from: [Select Account ...] Submit".

A screenshot of the 'Transfer funds' form. It contains the following fields:

- Transfer funds from: Payroll Account (Available Funds: 23.00)
- Transfer funds to: Operating Account
- Payment options: None
- Amount to transfer: []
- Frequency: Monthly
- Month Day: 15
- Stop Date: []
- Memo: []

 At the bottom are 'Submit' and 'Cancel' buttons.

- Once the transfer has been submitted, a confirmation page will be displayed. Links to view scheduled transfers are available as well as links current transactions for the transfer to/from accounts.

A screenshot of a confirmation page. It displays the following information:

- Transfer from account: Payroll Account
- Transfer to account: Operating Account
-
- Transfer amount: \$500.00
- Monthly on 15
- Your transfer of funds has been scheduled.

Creating A Wire Transfer

- To create a new Wire Transfer, select 'Edit/Add' from the Wires Tab.



- Choose the account from which you want to wire the funds and click 'Add Wire'.



- Fill in the appropriate fields for the new wire transfer. If you do not know the ABA Number of the receiving bank, use the 'Search for ABA#' link to perform a search. Enter a repetitive wire code if this wire will be transmitted more than once. This code is for your records only and will not be transmitted with the wire transfer. When all information had been entered, click 'Submit'.

A screenshot of a web form titled 'Define New Wire for account Operating Account'. The form is divided into sections: 'General Wire Information' and 'Wire Information'. Fields include 'Credit Account #/Type' (with a dropdown set to 'Demand'), 'Credit Account Name', 'Credit Account Address', 'Receiving Bank ABA Number' (with a 'Search for ABA #' link), 'Receiving Bank Name', 'Receiving Bank Address', 'Remarks', 'Repetitive Wire/Code' (checkbox), and 'Amount'. 'Submit' and 'Cancel' buttons are at the bottom.

Creating & Initiating A Wire Transfer

- Once the wire transfer has been entered, it will be displayed in the Wire List. If the Wire Transfer is repetitive and needs to have information changed or updated prior to being initiated, select 'Edit' to make the necessary changes.

Edit/Add Wires			
Repetitive Code	Receiving Bank	Account Number	Status
Single	THE BANKERS BK	123456	Pending Edit Delete

- To initiate the Wire Transfer, select 'Transmit' from the Wires Tab.



- Select 'Transmit' next to the wire you want to initiate.

Wire List					
Sequence #	Status	Repetitive	Receiving Account #	Receiving Bank Name	
1	Ready	No	123456	THE BANKERS BK	Transmit

- Verify that all wire information is correct. To transmit, enter your 4-digit wire PIN and select.

A screenshot of a web form titled 'Transmit Wire Transfer From Operating Account (Non-Repetitive)'. It displays 'Credit Account Information' (Account #/Type: 123456 / Demand, Name: John Q. Customer, Address: 1234 Main Street, Anywhere, USA) and 'Receiving Bank Information' (ABA Number: 061003415, Name: THE BANKERS BK, Address: 312 Maple, Atlanta, GA 303394098). The 'Wire Information' section shows 'Repetitive Code: Single', 'Amount: \$100.00', and 'Remarks:'. A 'Wire Password' field is at the bottom with 'Transmit' and 'Cancel' buttons.

Once initiated, the wire status will change to 'Initiated' and the option to send will be removed. The send option will redisplay the following business day.