

# **Business Online Banking User Manual**

**Purpose:** This document explains how to use the features in Business Online Banking on the Cornerstone Bank website. Some users may have different access depending on business needs for the client.

**Note:** At initial set up, some users may not require a token. Automated Clearing House (ACH) and Wire Transfers require a token to use these products.

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# CornerStone Bank

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# Log In

Access the Business Online Banking website - https://www.cornerstonebanks.net/.

Click on Login and select Business Banking.



Enter Username and Password. A token user enters the one-time password along with their PIN in the Password field.

Refer to the following documents:



- Signing into Business Online Banking with a Soft Token
- Signing into Business Online Banking with a Hard Token

#### Click Log In.

Log In	
	Already signed up for Business Online Banking? Enter your credentials below.
	Interested in signing up for Online Banking? Contact your local Cornerstone Bank.
Username	JBENTLEY1 HIDE
Password	
	Remember my username           Log In         Forgot password or PIN? Token lost or damaged?

The system displays the Home Page.

Col		Bank	Welcome, CUSTOMER NAME Last log in: Nov 22, 2023	Bank Website	Tutorial	Alerts	L Profile	🖶 Log Out
Hon	<u>ne</u> Accounts	Payments & Transfers	Checks & Deposits					

## Home Page

This is the landing page for Business Online Banking.

Depending on user access, some options may not be available.

Home Accounts Payments & Tra	nsfers Checks & I	Deposits		
Alerts			Pay Or Transfer	
▲ Stay Alert	<i></i>		Internal	Show 🛩
Know about changes to your finances and online sec text message.	urity. Choose when and w	hat alerts you get by email or	ACH	Show 🛩
Enroll			ACH Import	Show 🛩
			Wire	Show 🛩
Accounts		🕑 Edit Accounts 🛛 🔒 Print	Wire Import	Show 🛩
CASHIERS CHECKS TESTING POSITIVE PAYEE	Available balance	Recent 🛩	Bill Pay	Show 🛩
Cash Management Test Account	Available balance	Recent 🗸	Checks & Deposits	
CORNERSTONE BANK TESTING ACCOUNT	Available balance		Go To Positive Pay	
X00000X	\$	Recent 🛩	Quick Launch	
Positive Pay			-	
Positive Pay Current Day	Exceptions		Business Credit Cards	
Payments & Transfers			Personal Credit Cards	
			Merchant Services	
Review (0)		Hide 🔺		
Wire				
Description	Reason	Amount		-
There are no transfers requiring review.			2 A A	2



This toolbar is in the upper right hand corner of the Home Page.

Welcome, CUSTOMER NAME Last log in: Dec 18, 2023	Bank Website	Tutorial	🜲 Alerts	L Profile	🛃 Log Out	

Click on the Bank Website to open another tab of Cornerstone Bank's website.

Welcome, CUSTOMER NAME Last log in: Dec 18, 2023	Bank Website	Tutorial	Alerts	L Profile	📑 Log	g Out
Ornerstone Bank   Busi	iness On 🗙	👁 Home	- Cornerstor	ne Bank	×	+

Click on Alerts for important dates or changes to the user's account.

The Overview shows all the alert subscriptions.

Alerts	Stay on top of important dates or changes to your account.					
Overview	Alert Options	Contact Options	Secure Inbox		Help	
These are all of the Security	These are all of the alert subscriptions active on your account. Security					
Access Locked	l Out					
		SEND TO Secure inbo	x			

The Alert Options allows users to add Balance and Transaction alerts.

Alerts	Stay on top of im	nportant dates or char	nges to your account.	
Overview	Alert Options	Contact Options	Secure Inbox	Help
	erts can help you avoid d	overdrafts or maintain ba ight want to transfer or i	alances to qualify for rewards. High balance nvest money.	+
TRANSACTIC Get alerts when		thdrawals post to your a	ccount.	+



Create and edit any alerts.		
BALANCE Low balance alerts can help you avoid over alerts can help you identify when you might	drafts or maintain balances to qualify for rew want to transfer or invest money.	ards. High balance
Low Balance	High Balance	Current Balance
TRANSACTION		
Get alerts when deposits, checks, or withdre	awals post to your account.	
Transaction over threshold amount	Check Number XXXX or Range of Checks	Debit Card
Deposit Transactions	Withdrawal Transactions	Interest Paid
ACH Deposit Transactions	All Check Numbers	

The Contact Options allow the user to set up email or text message alerts.



Alerts	Stay on top of important dates or changes to your account.	
Overview	Alert Options Contact Options Secure Inbox	Help
You selected these	e contact options for alerts.	
Central Time (US &	& Canada)	
EMAIL		
JESSICA.BENT	TLEY@CORNERSTONEB Delete	
Not Activated	Send Activation Code	
Add Email		
🖨 Do Not Dist	turb	
Set U	Up	
TEXT MESSA Add Mobile	AGE	
🖨 Do Not Dist	turb	
Set U	Up	

The Secure Inbox allows the user to view alerts.

Alerts					
	Alerts	Stay on top of i	mportant dates or cha	nges to your account	
	Overview	Alert Options	Contact Options	Secure Inbox	Help
	These are the ale You have no a	erts sent to your inb alerts.	ox.		

The Help opens in a new browser window – this is from the Fiserv Real Time Alerts User Interface.





Real	Time	Alerts	User	Interface
ncui	THIL	/ (10103	0301	meenace

Real Time Alerts combines the Enterprise Alert Platform (EAP1151) and the Alert Hub to provide you with an improved alerting experience. Real Time Alerts provides you with real time alert notifications by email, online options (Secure Inbox), and text messages. The Alert Hub integrates Real Time Alerts with account processing platforms for user registration, alert templates, alert distribution, and online API access. Additionally, Real Time Alerts simplifies the alert set up process and makes it more intuitive.
Access the following by using the Real Time Alerts User Interface:
User Interface Navigation
You can access Retail Online, Business Online or Abiliti to navigate within the Real Time Alerts User Interface.
Real Time Alerts
You can use the Real Time Alerts User Interface to view triggered alerts, establish new alerts, edit alerts, and delete alerts.
<u>Alert Options</u>
You can use the Real Time Alerts User Interface to view the alerts that your financial institution provides for your account.
Contact Options
You can use the Real Time Alerts User Interface to add your contact information for both email and text messages.
How To
You can use the Real Time Alerts User Interface to manage new and existing alerts.
© 2018-2023 Fisery. Inc. or its affiliates.
Real Time Alerts Help File 2023.1.1
Fiserv Confidential   Intended Only for Fiserv Real Time Alerts Clients ©2018-2023 Fiserv, Inc. or its affiliates

The Profile Page allows the user to change their PIN, token and email address.

	Welcome, CUSTOMER NAME Last log in: Dec 18, 2023	Bank Website	Tutorial	Alerts Profile 🕞 Log Out	
Pro	file				
PII	N			🕑 Edi	it
То	ken			vview	v
En	nail			JESSICA.BENTLEY@CORNERSTONEBANKS.NET	T

To change a PIN, click Edit.

# CornerStone Bank

Profile	
PIN	🕼 Edit
Token	<b>v</b> View
Email	JESSICA.BENTLEY@CORNERSTONEBANKS.NET

Enter Current PIN, New PIN and Confirm new PIN and click Save.

Profile	
PIN	
	Your personal identification number (PIN) helps prevent unauthorized people from logging into online baking or performing certain actions like making payments. You might also be asked to change it periodically to keep your accounts secure.
	Complete the following to change your PIN. Username is case sensitive
Current PIN *	
New PIN *	
Confirm new PIN *	
	* Indicates required field
	Save Cancel

The Token section allows the user to edit or delete a soft token (user's phone) or a hard token.

Token				
Device nickname	Туре	Activated	Last used	
Jessica's iPhone	iOS	Nov 22, 2023	Nov 22, 2023	Edit Delete
Add Device Close				

The user can add a new device to their profile for a soft token.

A hard token user can switch to the soft token and use the DIGIPASS app by selecting Switch to App. Or deactivate the token.

Token	Deactivate
Tokens are now available as an app on your device. You can switch to using the app instead of your physical token.	Switch To App



The user's email address displays at the bottom of the Profile Page.

Email

JESSICA.BENTLEY@CORNERSTONEBANKS.NET

Click Log Out to sign out of Business Online Banking.

Welcome, CUSTOMER NAME Last log in: Dec 18, 2023	Bank Website	Tutorial	Alerts	L Profile	🖶 Log Out
	Logged Out				
	You Have Success		d Out.		

## Accounts Page

The Accounts page shows the user's assets in Cornerstone Bank.

Corne	Welcome, <b>JE</b> Last		
<u>Home</u>	Accounts	Payments & Transfers	Checks & Deposits

### Summary

Each account lists current, available and total balances under the Summary tab.

Accounts           Summary         Download Transactions           Assets			🔒 Print
Cash Management Test Account	Current balance	Available balance	
CASHIERS CHECKS TESTING POSITIVE PAYEE	Current balance	Available balance	
CORNERSTONE BANK TESTING ACCOUNT	Current balance	Available balance	
Total	\$	\$	

Click on the account for information including balance, activity, interest and transactions.



Accounts				
Summary Download Transactions				
Assets				
Cash Management Test Account				
CASHIERS CHECKS TESTING POSITIVE PAYEE				
CORNERSTONE BANK TESTING ACCOUNT				

This displays on the Details tab.

Cash Management Test Account – XXXXX Details Documents Download	<b>&gt;</b>			
Account Information				🔒 Print
Balance Previous day transactions (-\$0.00 / +\$0.00) Current balance Holds Pending transactions (-\$0.00 / +\$0.00) Other transfers Available balance Line of credit Total funds available	\$0.00 La \$0.00 La \$0.00 La \$0.00 La	ctivity ast deposit (Feb 01, 2023) ast check (Jan 31, 2023) ast overdrawn nterest ast interest payment		\$33.00 \$33.00 Jan 31, 2023 \$0.00
Transactions Opending Posted	Total debits: -71	4.54 (72) Total credits:	Print +734.33 (49)	Search Transactions
Date → Description ≎	Debit ¢	Credit ≎ Balance		All transactions
• Feb 01, 2023 WAIVE 1/31 STOP PAY FEE		33.00		Туре *
Jan 31, 2023 STOP PAYMENT CHARGE 1	33.0	0		All
Apr 12, 2022 RETURNED DEPOSIT ITEMS	1.0	)		Amount
Apr 08, 2022 RETURNED CHECK# 1404, MISSING SIGNATURE(	S)	1.00		Example: 40 or 10.00-50.00
Apr 06, 2022 MOBILE DEPOSIT		1.00		Check number
Apr 06, 2022 Check #1404	1.0	)		
Feb 03, 2022 111573763 PREMIERECORP TRANSFER FROM 500     ON 2/03/22 AT 11:57		1.00		Example: 101 or 101-120  Indicates required field

Click on to toggle between accounts.

Cash Management Test Account – XXXXXX
CASHIERS CHECKS TESTING POSITIVE PAYEE – XXXX
Cash Management Test Account – XXXXXX
CORNERSTONE BANK TESTING ACCOUNT – XXXXXX

### Documents

To view account statements or archived statements, select Documents.

Note: This is under a specific account; however, the user can search all account documents.



Cash Management	Test Account – XXXXX 🛩 🖌 🗸
Details <u>Documents</u> Do	vnload
Documents	
Document Search	
Account:	Cash Management Test Account
Document Type:	CHECKING ACCOUNT S. 🗸
Date Range:	03/12/2021 To 12/06/2023 Salaria

Enter the account, document type and date range. Click Submit.

(	Cash Management Test Account – XXXXX 🖛 🗸 🗸	
	Details Documents Download	
C	Documents	
	Document Search	•
11	Account: Cash Management Test Acco	unt 🗸
	Document Type: CHE	CKING ACCOUNT S' 🗸
	Date Range: 03/12/2021	12/06/2023
	Submit	

The list of Available Documents displays.

Available Documents
Checking Account Statements - 11/30/2023 - CORNERSTONE BANK TESTING
Checking Account Statements - 10/31/2023 - CORNERSTONE BANK TESTING
Checking Account Statements - 9/29/2023 - CORNERSTONE BANK TESTING
Checking Account Statements - 8/31/2023 - CORNERSTONE BANK TESTING

Click the Disk to save the file to another directory.

Available Documents
Checking Account Statements - 11/30/2023 - CORNERSTONE BANK TESTING
Checking Account Statements - 10/31/2023 - CORNERSTONE BANK TESTING
Checking Account Statements - 9/29/2023 - CORNERSTONE BANK TESTING
Checking Account Statements - 8/31/2023 - CORNERSTONE BANK TESTING

The file downloads as a pdf.



en=InQfy	OYKlaitwDXMoiZyLnbqq4CG 🛠	₹
rt, R	Checking Account Statements - 11_30_2023 - CORNERSTONE BANK TESTING.pdf 622 KB • Done	t

## **Download Transactions**

Download transactions on the account level.

Cash Management Test Account – XXXXXX				
Details	Documents	Download		

Download Transactions	
	Specify the transactions you'd like to download and select the format in which you want them downloaded.
Account	Cash Management Test Account XXXXX
Activity *	All transactions
Type *	All
Format *	Comma-separated values (.csv)
	* Indicates required field
	Download Transactions Cancel

Select Activity from the drop down.

- All transactions
- Current business day
- Previous business day
- Current activity
- Last statement
- Specific date
- Date range



Account	Cash Management Test Account XXXXX			
Activity *	All transactions	All transactions 🔹		
	All transactions			
Type *	Current business day Previous business day			
Format *	Current activity			
	Last statement			
	Specific date			
	Date range			
	Download Transactions C	ancel		

Select Type form the drop down.

- All
- Credits
- Debits
- Checks

Type *	All	▼ ]
	All	
Format *	Credits	
	Debits	-
	Checks	

Select Format from the drop down.

- Comma separated values (.csv)
- Microsoft Money (.ofx)
- QuickBooks 2005 & newer (.qbo)
- Quicken 2005 & newer (.qfx)
- BAI2 (.bai)

Format *	Comma-separated values (.csv)		
	Comma-separated values (.csv)		
	Microsoft Money (.ofx)		
	QuickBooks 2005 & newer (.qbo)		
	Quicken 2005 & newer (.qfx)		
	BAI2 (.bai)		

Click Download Transactions.



Download Transactions	
	Specify the transactions you'd like to download and select the format in which you want them downloaded.
Account	Cash Management Test Account XXXXX
Activity *	All transactions
Type *	All
Format *	Comma-separated values (.csv)
	* Indicates required field
	Download Transactions Cancel

The file downloads into the format the user selected.



Switch to Multi Account Download from this screen.

Download Transactions	Switch To Multi Account Download
	Specify the transactions you'd like to download and select the format in which you want them downloaded.
Account	Cash Management Test Account XXXXXX
Activity *	All transactions
Type *	All
Format *	Comma-separated values (.csv)
	* Indicates required field
	Download Transactions Cancel

## Search Account Transactions

Search Transactions on the account from the Account Details tab.



Search Tra	Search Transactions				
Activity *					
All transac	tions	•			
Type *		_			
All		•			
Amount					
Example: 40 o	Example: 40 or 10.00-50.00				
Check number					
Example: 101	Example: 101 or 101-120				
* Indicates required field					
Search	Clear Search				

Select Activity from the drop down.

- All transactions
- Current business day
- Previous business day
- Current activity
- Last statement
- Specific date
- Date Range

Activity *			
All transactions	•		
All transactions			
Current business day			
Previous business day			
Current activity			
Last statement			
Specific date			
Date range			
Example: 40 or 10.00-50.00			

Select Type from the drop down.

- All
- Credits
- Debits
- Checks



Type *		
All	•	
All		
Credits		
Debits		
Checks		
LAampie. 40	01-10.00-50.00	

Enter the amount and check number. Click Search.

Amount			
Example: 40 c	or 10.00-50.00		
Check number			
Example: 101 or 101-120			
* Indicates required field			
Search Clear Search			

The transactions display on the left hand side of the page.

ransactions					🔒 Print	Search Transactions
2 Pending	Posted	Total debits: -	Т	otal credits: +		Activity *
Date 🗸	Description \$	Debit 🗘	Credit 🗘	Balance		All transactions
<ul> <li>Feb 01, 2023</li> </ul>	WAIVE 1/31 STOP PAY FEE		33.00			Type *
• Jan 31, 2023	STOP PAYMENT CHARGE 1	33.00				All
• Apr 12, 2022	RETURNED DEPOSIT ITEMS	1.00				Amount
• Apr 08, 2022	RETURNED CHECK# 1404, MISSING SIGNATURE(S	)	1.00			Example: 40 or 10.00-50.00
• Apr 06, 2022	MOBILE DEPOSIT		1.00			Check number
<ul> <li>Apr 06, 2022</li> </ul>	Check #1404	1.00				
• Feb 03, 2022	111573763		1.00			Example: 101 or 101-120 * Indicates required field
• Jan 26, 2022	110990092		1.00			Search Clear Search
<ul> <li>Jan 26, 2022</li> </ul>	110990266	3.00				

## **Check Viewer**

To use Check Image Viewer, enter the check number and click view image.

Cheo	Check Image Viewer		
Check number *			
Exar	Example: 101		
* In	* Indicates required field		
Vi	View Image		



The Check Viewer opens in a new window. The user can rotate, enlarge size, decrease size and print the check.

Check Viewer	) <i>p</i> p b	0 U P P B	
Corrections Bank Free of the Second Second Control of the Second			Y STORE CH
Close			

Click Close.

Che	eck Viewer		
Clo	Converting Back Systems (in a first of the system) (in a first of the system) (in a first an another system) (in a first an another system) (in a first of the system	Conversione Early	

## Multi Account Download Transactions

On the Download Transactions tab, the user downloads transaction(s). Select one or all accounts.

Accou	ints	1			
Summa	ry Download Transactions				
Downlo	oad Transactions				
Activity *		All transactions			
Туре *		All			
Format *		Comma-separated values (.csv)	•		
Select A	Accounts				
•	Nickname			Туре	Number
	Cash Management Test Accour	ıt		Checking	XXXXX
	CASHIERS CHECKS TESTING PO	SITIVE PAYEE		Checking	XXXX
	CORNERSTONE BANK TESTING	ACCOUNT		Checking	XXXXXXX
		* Indicates required field			
		Download Transactions	Cancel		



Select the Activity from the drop down.

- All transactions
- Specific date
- Date range.

Activity *	All transactions
	All transactions
Type *	Specific date
	Date range

Select the Type from the drop down.

- All
- Credits
- Debits
- Checks

Type *	All
Formet t	All
Format *	Credits
	Debits
Select Accounts	Checks

Select the Format from the drop down.

- Comma separated values (.cvs)
- Microsoft Money (.ofx)
- QuickBooks 2005 & newer (.qbo)
- Quicken 2005 & newer (.qfx)
- BAI2 (.bai)

Format *	Comma-separated values (.csv)		
Select Accounts	Comma-separated values (.csv) Microsoft Money (.ofx)		
Nickname	QuickBooks 2005 & newer (.qbo) Quicken 2005 & newer (.qfx) BAI2 (.bai)		

Select the Accounts by checking the box and click Download Transactions.

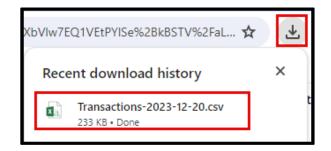


Select Accounts					
•	Nickname				
	Cash Management Test Account				
	CASHIERS CHECKS TESTING POSITIVE PAYEE				
	CORNERSTONE BANK TESTING ACCOUNT				
		* Indicates required field			
		Download Transactions	Cancel		

Transactions downloaded successfully message appears.

Download Transactions	
⊘ Transactions have been downloaded successfully.	×

The file downloads into the format the user selected.



## **Payments & Transfers**

This section allows the user to transfer money between accounts, initiate an Automated Clearing House (ACH) or wire and bill pay.

**Note:** Depending on user access, some options may not be available.



#### **Internal Transfer**

Create an internal transfer between Cornerstone Bank accounts.



Payments & Trans	fers Bill Pay					
Create A Transfer						
	Complete the followin	ng to transfer fun	ds between acco	ounts at this in	stitution.	
From account *	CASHIERS CHECKS TE Available balance: \$	ESTING POSITIVE	PAYEE XXXX	•		
To account *	Cash Management To Available balance: 5	est Account XXXX	XX	•		
Date *	12/7/2023 🗰 SE	ELECT 🗌 Repea	t			
Amount *						
Description						
	* Indicates required fi	eld				
	Preview Transfer	Add To Batch				
Issued Transfers						
From To	Amount	Date	Frequency		Status	Description
There are no issued transfer	S.					

Enter from account and to account from the drop down.

Payments & Transfers						
Internal ACH Wire Bill Pay						
Create A Transfer						
	Complete the following	to transfer fun	ds between accou	nts at this insti	itution.	
From account *	CASHIERS CHECKS TEST	TING POSITIVE	PAYEE XXXX	•	]	
To account *	Cash Management Tes Available balance: S	st Account XXXX	XX	T		
Date *	12/7/2023 🗰 SELE	ECT 🗌 Repea	t			
Amount *						
Description						
	* Indicates required field	d				
	Preview Transfer A	Add To Batch				
Issued Transfers						
From To	Amount Da	late	Frequency	:	Status	Description
There are no issued transfers.						

Enter the date or click on Select.





Click Repeat to set up a reoccurring transfer.

Date *	12/07/2023 📾 SELECT
Frequency *	Weekly
Repeat the transfer *	Until I delete it
	O For a total of times
	○ Until 💼 select
Amount *	100.00
Description	
	* Indicates required field
	Preview Transfer Add To Batch

Select the Frequency from the drop down.

- Weekly
- Every two weeks
- Twice monthly
- Monthly
- Every two months
- Quarterly
- Every six months
- Annually



Complete the Repeat the Transfer section.

- Until I delete it
- For a total of \_\_\_\_\_ times
- Until (select the calendar)

Repeat the transfer *	Until I delete it	
	O For a total of	times
	O Until	SELECT



CASHIERS CHECKS TESTING POSITIVE PAYEE XXXX001								
Available l		December 2023 >						
Cash M	Su	Мо	Tu	We	Th	Fr	Sa	
Available l	26	27	28	29	30	1	2	
12/07/2					7	8	9	
Weekly	10	11	12	13	14	15	16	
<ul> <li>Until</li> </ul>	17	18	19	20	21	22	23	
Until	24	25	26	27	28	29	30	
○ For a	31	1	2	3	4	5	6	
⊖ Until	12/28	3/2023	S	ELECT				

Enter the dollar amount.

Amount *		

Enter a description, if needed.

Description	

Select Preview Transfer.

Payments & Transfers			
Internal ACH Wire Bill Pay			
Create A Transfer			
	Complete the following to transfer funds between accounts at this	s institution.	
From account *	CASHIERS CHECKS TESTING POSITIVE PAYEE XXXX	•	
To account *		•	
Date *	12/7/2023 Belect Repeat		
Amount *			
Description			
	* Indicates required field		
	Preview Transfer Add To Batch		
Issued Transfers			
From To	Amount Date Frequency	Status	Description
There are no issued transfers.			

Review the details and select Complete Transfer.



Create A Transfer	
	Complete the following to transfer funds between accounts at this institution.
Template	Open transfer
From account	CASHIERS CHECKS TESTING POSITIVE PAYEE XXXX
To account	Cash Management Test Account XXXXX
Date	Dec 07, 2023
Amount	\$100.00
Description	
	Complete Transfer Edit Cancel

The user can edit or cancel the transfer.

	Complete the following to transfer funds between accounts at this institution.
Template	Open transfer
From account	CASHIERS CHECKS TESTING POSITIVE PAYEE XXXX
To account	Cash Management Test Account XXXXX
Date	Dec 07, 2023
Amount	\$100.00
Description	

#### **Automated Clearing House**

The Automated Clearing House (ACH) is a network used for electronically moving money between bank accounts across the United States.

Users do not need access to view accounts to process ACH files.

Payments & Transfers					
Internal	<u>ACH</u>	Wire	Bill Pay		

**Note:** National Automated Clearing House Association (NACHA) Operating Rules require authorization from the account holder (receiver) for Automated Clearing House (ACH) debit originators collecting funds.

#### New Payment

Under the Activity tab, create a new payment.



	➡ New payment	New collection	Import file	Help
L				

Select the Type from the drop down.

- Payroll PPD
- Prearranged deposit PPD (payment to a person)
- Company CCD (payment to a business)
- Individual CIE
- Vendor CCD (payment to a business)
- Remittance CCD
- Corporate trade exchange CTX (payment to a business, allows user to enter addenda records)

New payment		
Type *	Payroll - PPD	Ŧ
	Payroll - PPD Prearranged deposit - PPD Company - CCD Individual - CIE Vendor - CCD Remittance - CCD Corporate trade exchange - CTX	

Note: These options depend on user access.

Click Continue.

New payment	:		
Туре *	Payroll - PPD	¥	
	* Indicates required field Continue Cancel		

The New ACH screen appears.



Description *		Tax identifica Cornerstone	ition number Bankpocoo	Ŧ				
ffective date		SELECT Same day	Repeat					
<b>lype</b> Payment (Pay		Total withdra \$0.00		Total deposit \$0.00				
Batch łame		Company [xxxxxxxx]		Company description				
Payal								
	Account * 0 Select an accou	nt		•		A	Amount* 0	)
Add anothe	Select an accou	nt Show Filter		*	Total	A batch deposit (0 ite		
Pay Add anothe Pay to Pay at	Select an account of the select an account of the select an account of the select of t	Show Filter	Builling transit * 0			batch deposit (0 ite	ems) \$0.0	00
Pay Add anothe Pay to Pay/Hold c	Select an account of the select an account of the select an account of the select of t		Routing transit* 0	• Account number * 0	Total Account type * 0 Select a type * 1		ems) \$0.0	00
Pay Add another Pay to Pay II Pay/Hold © Pay	Select an account of the select an account of the select an account of the select of t	Show Filter	1.0		Account type * 0 Select a type *	batch deposit (0 ite	ems) S0.0 Prenote 0	00
Pay at Pay at Pay at Pay at Pay at Pay Hold © Pay Hold © Pay Hold © Pay Hold © Pay -	Select an account of the select an account of the select an account of the select of t	Show Filter	م م		Account type * 0 Select a type * Select a type *	batch deposit (0 ite	Prenote C	00
Pay  Add another Pay at  Pay Hold  Pay  Pay  Pay  Pay  Pay  Pay  Pay  Pay	Select an account of the select an account of the select an account of the select of t	Show Filter	م م م		Account type * 0 Select a type * Select a type * Select a type *	batch deposit (0 ite	Prenote C	00
PayHold © Pay Add another Pay to Pay Mill PayHold © Pay Pay Pay Pay Pay Pay Pay Pay	Select an account of the select an account of the select an account of the select of t	Show Filter	م م		Account type * 0 Select a type * Select a type *	batch deposit (0 ite	Prenote C	00

Enter the following in the top section:

- Description title of ACH transaction
- Tax Identification Number select from the drop down (if more than one appears)
- Effective Date select the calendar
- Same Day check this box for same day transfer
- Repeat check this box for reoccurring transfers

Entering the description auto fills the main title and company description.

Payroll					
Description * Payroll		Tax identification number	0]	•	
Effective date * 12/14/2023	SELECT	Same day	Repeat		
<b>Type</b> Payment (Payroll - PPD)		Total withdrawal \$0.00		Total deposit \$0.00	
Batch					
Name		Company [xxxxxxxxx]		Company description Payroll	

Complete the Pay From section.



Pay from	Show Details Show Filter	Total batch withdrawal (0 items) \$	0.00
Pay all			
Pay/Hold \$	Account* 🗢	Amount *	\$
Pay	Select an account		×
+ Add anothe	r pay from		

Select the account from the drop down.

Pay from Show Details Show Filter	Total batch withdrawal (0 items) \$0.00
Payal	
Pay/Hold ≎ Account * ≎	Amount * 🗘
Pay Select an account	×
Add another Cash Management Test Account	

Alternatively, add another pay from line.

Pay from	Show Details Show Filter	Total batch withdrawal (0 items) \$0.00
Pay all		
Pay/Hold ≎	Account* 🗅	Amount* ≎
Pay	Select an account	×
+ Add anothe	r pay from	
Pay from	Show Details Show Filter	Total batch withdrawal (0 items) \$0.00
Pay from	Show Details Show Filter	Total batch withdrawal (0 items) \$0.00
		Total batch withdrawal (0 items) \$0.00
Payali		
Pay all Pay/Hold ≎	Account * \$	Amount* 0

Click on the X to remove the additional line.

Pay from	Show Details Show Filter	Total batch withdrawal (0 items) \$0.0	00
Pay all			
Pay/Hold ≎	Account* 🗅	Amount* 0	>
Pay	Cash Management Test Account		×
	Select an account		] +



Complete the Pay To section.

ay all							Prenote
Pay/Hold 😂	Name * 🗘	Identification 😂	Routing transit * 🗘	Account number * \$	Account type * 😂	Amount* 🗘	Prenote 🗘
Pay			Ι Q		Select a type 🔻		No
Pay			٩		Select a type 🔻		No
Pay			٩		Select a type 🔻		No
Pay			Q		Select a type 🔻		No
Pay			٩		Select a type v		No

Enter the following information:

- Name name of recipient
- Identification this is not required
- Routing Transit number
  - o Click on the magnifying glass to look up routing transit numbers



Routing transit				
Institution name	Cornerstone			
City				
State				
Institution name		Routing transit number	City, State	
CORNERSTONE BANK		031207830	MT. LAUREL, NJ	
CORNERSTONE BANK		051409595	LEXINGTON, VA	
CORNERSTONE NATIONAL BK & TR O	00	071926155	PALATINE, IL	
CORNERSTONE BANK		091300719	FARGO, ND	
CORNERSTONE STATE BANK		091905059	LE SUEUR, MN	
CORNERSTONE STATE BANK		091908373	LE SUEUR, MN	
CORNERSTONE BANK		101014953	OVERLAND PARK, KS	
CORNERSTONE BANK		104102875	YORK, NE	
CORNERSTONE BANK		104104983	YORK, NE	
CORNERSTONE BANK		104900349	YORK, NE	

- Account Number
- Account Type
- Amount

The Prenote verifies the account information – there is no transfer of money and the recipient does not know this verification is taking place.



Total	Total batch withdrawal (1 item) \$100.00				
		Prenote none			
oe* ≎	Amount * ≎	Prenote ≎			
Ŧ	100.00	<u>No</u> ×			
			Prenote none		
Account number * 🗘	Account type * 🗇	Amount * ≎	Prenote 🗘		
987654321	Checking •	100.00	Yes X		
Prenotes should	d be originated at least thre	ee business days prio	r to effective date.		

Note: Originate prenotes at least three business days prior sending a live file.

Select Complete ACH.

	* Indicates required field								
	Complete ACH Save for later Cancel								

Note: The deposit and withdrawal amounts must be equal.



The user can save for later or cancel the ACH request.

* Indicates required field								
Complete ACH Save for later Cancel								

The user completes the transaction with their token. The following screen appears.

Scan the QR code using the Digital Signature in the DIGIPASS app.



Security challenge A digital signature security challenge is required to complete this transaction.							
Digital signature instructions		Show 🗸					
Device nickname	Jessica's iPhone						
- - -							
RT number	091300719						
Amount	100.00						
Account	123456789						
Digital signature *	SHOW						
	* Indicates required field Complete challenge Cancel Can't scan the image?						





11:52	ati UTE 💷
Cancel	Digital Signature
RTN Amt Date	091300719 1.00 12/12/2023
transaction a you submitte financial inst matches the	ransaction details. If the above does not match the values d, cancel and contact your itution for help. If the transaction values you submitted, select Ok he Digital Signature. 0368997531

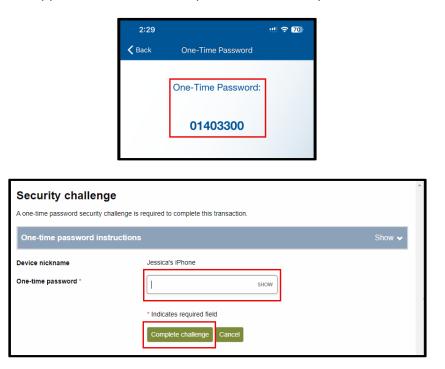
Enter the numbers and click Complete Challenge.

Select Can't Scan The Image, if the user is unable to use the QR code.

Security challenge A digital signature security challenge is required to complete this transaction.							
Digital signature instruct	ions	Show 😽					
Device nickname	Jessica's iPhone						
RT number	091300719						
Amount	100.00						
Account	123456789						
Digital signature *	I show						
	Complete challenge Cancel Can't scan the image?						



Use the DIGIPASS app or hard token to complete the one-time password.



For hard token users, press the gray button to generate a one-time password.

Note: Click the Show button to view one-time password instructions.







Enter the password and click Complete Challenge.

Security challenge A one-time password security challenge is required to complete this transaction.								
One-time password instructions Show 🗸								
One-time password *								
	* Indicates required field Complete Challenge Cancel							

The file pends for financial institution review.

ACH			
<u>Activity</u>	Templates	File import template	es
<u> </u>	l is pending fina	ncial institution review.	
Payro	oll		
Referenc	e number	f75	4540ace
Effective	date	De	c 14, 2023
Total with	ndrawal	\$10	00.00
Number	of withdrawals	1	
Total dep	osit	\$10	00.00
Number	of deposits	1	
Return to	ACH activity	Save as template	1

Select Return to ACH activity or Save as template.



Return to ACH activity	Save as template

The ACH file appears in the Activity tab.

<u>Activity</u>	Tem	olates	File import te	mplates				
Date ,	•	Descrip	otion 💠	Status ≎	Withdrawal ᅌ	Deposit 💠	Type 🕹	Report
Dec 14	l, 2023	Payroll		Transfer Exceeds Review: Pending Approval	100.00	100.00	Payment	Сору

The ACH file appears on the Home Page under Payments and Transfers.

Payments & Transfers	
Review (0)	Show 🗸
Issued (1)	Hide 🔺

ACH		
Description	Status	Amount
Payroll	Pending	100.00

Payroll					
Description Payroll	Tax identification number Cornerstone Bank[xxxxx7720]				
Effective date					
Dec 14, 2023	Same day	Repeat			
Status Transfer Exceeds Review: Pending Approval	<b>Type</b> Payment (Payroll - PPD)	Total withdrawal \$100.00	Total deposit \$100.00		
Placement date Dec 07, 2023 02:29:44 PM	Issued by JESSICA BENTLEY				
Batch					
Name 1-PPD-Payroll	Company Cornerstone Bank[xxxx7720]	Company description Payroll			
Pay from Show Details Show	Filter		Total batch	withdrawal (1 item)	\$100.00
Pay/Hold \$	Account ¢				Amount \$
Pay	Cash Management Test Account				100.0
Pay to Show Details Show	_			ch deposit (1 item)	
	Filter	Account number 0	Total bat Account type ≎	ch deposit (1 item) Amount 0	



#### New Collection

Under the Activity tab, create New Collection.

New payment	New collection	Import file	Help

Select the Type from the drop down.

New collection	
Туре *	Prearranged payment - PPD
	Continue

The New ACH screen appears.

		mport templates						
New ACI	4							
Description *		Taxi	identificatio	on number				
		Cor	merstone B	ank[xxxxx7720]	*			
Effective date				_				
		SELECT C	Same day	Repeat				
type Collection (Prea	rranged payment		l withdraw: 0	al de la constante de la const	Total deposit \$0.00			
Batch		-						
lame			ipany		Company description			
		[2000	000000					
ay from	Show Details	Show Filter				Total bat	tch withdrawal (0 it	<b>ems) \$0.00</b>
Pay all								Prenote
Pay/Hold ©	Name * 0	Identificatio	n o	Routing transit * 0	Account number * 0	Account type * 0	Amount* 0	Prenote 0
Pay				Q		Select a type 🔻		No
Pay				Q.		Select a type v		No
Pay								
				Q		Select a type v		
Pay				۹		Select a type *		No
Pay				Q		Select a type 💌		No
Add another	pay from							
_								_
ay to	Show Details	Show Filter				Total	batch deposit (0 it	ems) \$0.00
Pay all								
-	Account* 0							Amount * 0
Pay	Select an accou	nt			•			
Add another	pay to							
Indicates requ	ired field							
	I Save for later	Cancel						
Complete ACI	Save for later	Charlott						



Enter the following in the top section:

- Description title of ACH transaction
- Tax Identification Number select from the drop down (if more than one appears)
- Effective Date select the calendar
- Same Day check this box for same day transfer
- Repeat check this box for reoccurring transfers

Entering the description auto fills the main title and company description.

Vendor Payment			
Description *	Tax identification number		
Vendor Payment	Cornerstone Bank[xxxxx7720]	Ŧ	
Effective date *			
12/14/2023	□ Same day □ Repeat		
Туре	Total withdrawal	Total deposit	
Collection (Prearranged payment - PPD)	\$0.00	\$0.00	
Batch			
Name	Company	Company description	
	[XXXXXXXX]	Vendor Pay	
		L	

Complete the Pay From section.

Payall	Name 1. 6	Identification 6	Deuting fremalé 1. é		A	Prenote n
Pay/Hold 🗘	Name * 🗘	Identification 🗘	Routing transit * ≎	Account number * \$	Account type * 💠	Amount * 🗘 Prenote 🗘
Pay			٩		Select a type 🔻	No
Pay			٩		Select a type 🔻	No
Pay			٩		Select a type 🔹	No
Pay			٩		Select a type 🔻	No
Pay			٩		Select a type 🔻	No

Enter the following information:

- Name name of recipient
- Identification this is not required
- Routing Transit number
  - Click on the magnifying glass to look up routing transit numbers



Routing transit * ≎	
	Q

Routing transit search	Pawadan III I			
Routing transit				
Institution name	Cornerstone			
City				
State				
Institution name		Routing transit number	City, State	^
CORNERSTONE BANK		031207830	MT. LAUREL, NJ	
CORNERSTONE BANK		051409595	LEXINGTON, VA	T
CORNERSTONE NATIONAL BK & TR	со	071926155	PALATINE, IL	
CORNERSTONE BANK		091300719	FARGO, ND	T
CORNERSTONE STATE BANK		091905059	LE SUEUR, MN	
CORNERSTONE STATE BANK		091908373	LE SUEUR, MN	T
CORNERSTONE BANK		101014953	OVERLAND PARK, KS	
CORNERSTONE BANK		104102875	YORK, NE	1
CORNERSTONE BANK		104104983	YORK, NE	
CORNERSTONE BANK		104900349	YORK, NE	-
Close				

- Account Number
- Account Type
- Amount

The Prenote verifies the account information – there is no transfer of money and the recipient does not know this verification is taking place.

	Total batch withdrawal (1 iter	<b>m)</b> \$100.00	
		Prenote none	
De	e* ≎ Amount * ≎	Prenote ≎	
	• 100.00	No X	
			Prenote none
Account number * 🗘	Account type * 💠	Amount * 💠	Prenote 🗘
987654321	Checking 🔹	100.00	Yes 🖌 🗙
Prenotes shoul	ld be originated at least thr	ee business days prid	or to effective date.



Note: Originate prenotes at least three business days prior sending a live file.

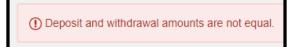
ay to	Show Details Show Filter	Total batch deposit (0 items) \$0.00
ay all		
°ay/Hold ≎	Account * 💠	Amount≛ ≎
Pay	Select an account	×
Add anothe	r pay to	
Indicates req	uired field	
Complete AC	H Save for later Cancel	

Complete the Pay To section.

Pay to	Show Details Show Filter	Total batch deposit (0 items) \$0.00
Pay all		
Pay/Hold 🗘	Account * 🗢	Amount * 🗇
Pay	Select an account	×
Add anothe	r pay to	
* Indicates req		

	Account* ≎							
	Select an account							
	Select an account							
r	Cash Management Test Account							

Note: The deposit and withdrawal amounts must be equal.



Complete ACH.

Pay to	Show Details Show Filter	Total batch deposit (0 items) \$0.00
Pay all		
Pay/Hold 🔤	Account * 😋	Amount * 💠
Pay	Select an account	×
+ Add anothe	r pay to	
* Indicates req		

The user can save for later or cancel the ACH request.



The user completes the transaction with their token. The following screen appears.

Scan the QR code using the Digital Signature in the DIGIPASS app.

Security challenge							
A digital signature security challenge is required to complete this transaction.							
Digital signature instructions		Show 🗸					
Device nickname	Jessica's IPhone						
RT number	091300719						
Amount	100.00						
Account	987654321						
Digital signature *	SHOW						
	* Indicates required field						
	Complete challenge Cancel						
	Can't scan the image?						





11:52	all UTE 💷						
Cancel	Digital Signature						
RTN	091300719						
Amt	1.00						
Date	12/12/2023						
Review the transaction details. If the transaction above does not match the values you submitted, cancel and contact your financial institution for help. If the transaction matches the values you submitted, select Ok to generate the Digital Signature.							
	0368997531						

Enter the numbers and click Complete Challenge.

Select Can't Scan The Image, if the user is unable to use the QR code.



Security challenge A digital signature security challenge is required to complete this transaction.							
Digital signature instruc	tions	Show 🗸					
Device nickname	Jessica's iPhone						
RT number	091300719						
Amount	100.00						
Account	987654321						
Digital signature *	SHOW						
	* Indicates required field						
	Complete challenge Cancel						
	Can't scan the image?						

Use the DIGIPASS app or hard token to complete the one-time password.

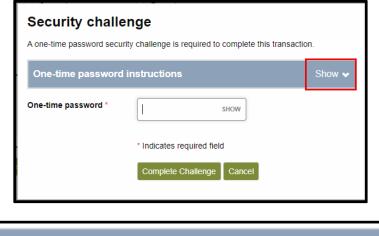


Security challenge A one-time password security challenge is required to complete this transaction.						
One-time password instru	ictions	Show 🗸				
Device nickname One-time password *	Jessica's iPhone					
	* Indicates required field Complete challenge Cancel					

For hard token users, press the gray button to generate a one-time password.



Note: Click the Show button to view one-time password instructions.





Enter the password from the soft or hard token and click Complete Challenge.

Security challenge A one-time password security challenge is required to complete this transaction.								
One-time password	One-time password instructions Show 🗸							
One-time password *	One-time password *							
* Indicates required field Complete Challenge Cancel								

If the file appears to be an exact duplicate – the following error appears. Select Complete ACH to process the file or Cancel.



A This file is an exact duplic	A This file is an exact duplicate of a previously used file. Select "Complete ACH" to process the file or select "Cancel" to prevent processing.						
Submitted file:							
File name:	ne: Vendor Payments						
Submitted by:	d by: JESSICA BENTLEY						
Date submitted:	Dec 14, 2023						
Previously submitted file(s):							
File name:	Payroll						
Submitted by:	JESSICA BENTLEY						
Date submitted:	Dec 14, 2023						
Complete ACH Cance							
Reference number	b5f45dd9d4						
Effective date	Dec 14, 2023						
Total withdrawal	\$100.00						
Number of withdrawals	1						
Total deposit	\$100.00						
Number of deposits	1						
Return to ACH activity							

The file pends for client and financial institution review.





Select Return to ACH activity or Save as template.

Return to ACH activity	Save as template

The ACH file appears in the Activity tab.

A	<u>ctivity</u>	Temp	olates	File import templates						
	Date ,	,	Descrip	otion 🗘	Status 💸		Withdrawal 💠	Deposit 🗘	Туре 🗘	Report
~	Dec 14	, 2023	Payroll		Transfer E Pending A	xceeds Review: pproval	100.00	100.00	Payment	Сору
~	Dec 14	Dec 14, 2023 Vendor Payments		Transfer E Pending A	xceeds Review: pproval	100.00	100.00	Collection	Сору	

The ACH file appears on the Home Page under Payments and Transfers.

Payments & Transfers	
Review (0)	Show 🗸
Issued (3)	Show 🛩

ACH		
Description	Status	Amount
Payroll	Pending	100.00
Vendor Payment	Pending	150.00
Vendor Payments	Pending	100.00

						🔒 Pri
Vendor Payments						
Description Vendor Payments	Tax identification nu Cornerstone Bank[xxx					
Effective date						
Dec 14, 2023	Same day		Repeat			
Status Transfer Exceeds Review: Pending Approval	Type Collection (Company -	- CCD)	Total withdrawal \$100.00	Total deposit \$100.00		
Placement date	issued by					
Dec 11, 2023 10:42:00 AM	JESSICA BENTLEY					
Batch						
Name 1-CCD-Vendor Pay	Company Cornerstone Bank[xxx	xx7720]	Company description Vendor Pay			
1-CCD-Vendor Pay Pay from Show Details Show	Cornerstone Bank(xxx		Vendor Pay		withdrawal (1 item)	
1-CCD-Vendor Pay Pay from Show Details Show	Cornerstone Bank(xxx	ıg transit ≎		Total batch Account type ≎ Checking	Amount ≎ Rev	\$100.00 erse ≎ №
1-CCD-Vendor Pay           Pay from         Show Details         Show           Pay/Hold ≎         Name ¢         Ide           Pay         Bentley LLC         Ide	Cornerstone Bank[xxx w Filter ntification \$ Routin	ıg transit ≎	Vendor Pay Account number ≎	Account type ≎ Checking	<b>Amount ≎ Rev</b> 100.00	erse ≎
1-CCD-Vendor Pay           Pay from         Show Details         Show           Pay/Hold ≎         Name ¢         Ide           Pay         Bentley LLC         Ide	Cornerstone Bank[xxx w Filter ntification  Control Routin 091300	ıg transit ≎	Vendor Pay Account number ≎	Account type ≎ Checking	Amount ≎ Rev 100.00 □	erse \$
1-CCD-Vendor Pay         Pay from       Show Details       Show         Pay/Hold ≎       Name ≎       Ide         Pay       Bentley LLC       Ide         Pay to       Show Details       Show	Cornerstone Bank[xxx w Filter ntification \$ Routin 091300 w Filter	<b>ig transit ≎</b> )719	Vendor Pay Account number ≎	Account type ≎ Checking	Amount ≎ Rev 100.00 □	erse ≎ № \$100.00
1-CCD-Vendor Pay          Pay from       Show Details       Show         Pay/Hold ≎       Name ≎       Ide         Pay       Bentley LLC       Ide         Pay to       Show Details       Show         Pay/Hold ≎       Show Details       Show	Cornerstone Bank[xxx w Filter ntification ≎ Routin 091300 w Filter Account ≎	<b>ig transit ≎</b> )719	Vendor Pay Account number ≎	Account type ≎ Checking	Amount ≎ Rev 100.00 □	erse \$

### Import File

Under the Activity tab, import an ACH file.



Select the Import Type.

**Note:** If importing from accounting software, the import type is NACHA. A non-NACHA formatted file is a comma-separated value (CSV) file.



<u>Activity</u>	Templates	File import templates		
Import fi	le			
Import ty	pe		NACHA O Non-NACHA	
File locat	ion		Choose File No file chosen	
Tax ident	ification numb	er	Select a company	T
Туре			Payroll - PPD	v
			Continue	

**Note:** NACHA stands for National Automated Clearing House Association.

Choose the file.

<u>Activity</u>	Templates	File import templates		
Import fi	le			
Import ty	pe		NACHA     Non-NACHA	
File locat	ion		Choose File No file chosen	
Tax ident	ification numb	er	Select a company	•
Туре			Payroll - PPD	•
			Continue	

Select the Tax Identification Number.

Tax identification number	Select a company 🔹
Туре	Select a company Cornerstone Bank[xxxxx7720] FARGOTEST[xxxxx7720]

Note: Only the accounts with ACH access appear.

Select the Type from the drop down.

- Payment
  - Payroll PPD
  - Prearranged deposit PPD (payment to a person)
  - Company CCD (payment to a business)
  - Individual CIE (customer initiated entry)
  - Vendor CCD (payment to a business)
  - Corporate trade exchange CTX (payment to a business, allows user to enter addenda records)



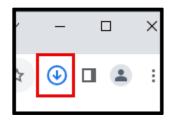
- Collection •
  - Prearranged payment PPD (debit a consumer account) Company CCD (debit a business account) 0
  - 0
- Other ٠
  - o Pass-thru

Туре		(	Payroll - PPD	<b>v</b>
		ĺ	Payment	
			Payroll - PPD	
-lelp Privacy Policy Secu	urity Notice F	Fraud Educati	Prearranged deposit - PPD Company - CCD Individual - CIE Vendor - CCD Remittance - CCD Corporate trade exchange - CTX <b>Collection</b> Prearranged payment - PPD Company - CCD <b>Other</b> Pass-thru	

Validate the file.

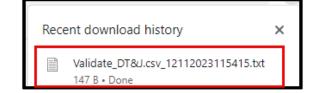
Import file		
Import type	● NACHA ○ Non-NACHA	
File location	Choose File DT&J.csv	Validate
Tax identification number	Cornerstone Bank[xxxx7720]	
Туре	Company - CCD 🔻	
	Continue Cancel	

The file downloads.



Open the downloaded file.





For this particular file, it is not an NACHA file.

Walidate_DT&J.csv_12112023115415 - Notepad
File Edit Format View Help
File Validation of DT&J.csv 12/11/2023 11:54:15
NOT A VALID NACHA FILE END OF FILE REACHED WITHOUT A CR+LF. ERROR ON LINE: 1, POSITION 1.

Select Non-NACHA.

<u>Activity</u>	Templates	File import templates	
Import fi	le		
Import ty	pe		O NACHA   Non-NACHA
File locat	tion		Choose File No file chosen
Template	•		Create new template
Туре			Payroll - PPD v
			Continue

Note: A non-NACHA formatted file is a comma-separated value (CSV) file.

Choose the file.

<u>Activity</u>	Templates	File import templates	
Import fi	le		
Import ty	pe		O NACHA   Non-NACHA
File locat	tion		Choose File No file chosen
Template	•		Create new template
Туре			Payroll - PPD v
			Continue



Created templates appear in the drop down, select one or click Create New Template.

Template	Create new template	v
_	Create new template	

Select the Type from the drop down.

- Payment
  - Payroll PPD
  - Prearranged deposit PPD (payment to a person)
  - Company CCD (payment to a business)
  - Individual CIE (customer initiated entry)
  - Vendor CCD (payment to a business)
  - Corporate trade exchange CTX (payment to a business, allows user to enter addenda records)
- Collection
  - Prearranged payment PPD (debit a consumer account)
  - Company CCD (debit a business account)

Туре			Payroll - PPD	Payroll - PPD v		
			Payment			
			Payroll - PPD			
			Prearranged deposit - PPD			
			Company - CCD			
			Individual - CIE			
			Vendor - CCD			
			Remittance - CCD			
			Corporate trade exchange - CTX			
			Collection			
Help Privad	y Policy Security	Notice Fraud Edu	cati Prearranged payment - PPD			
	,,,		Company - CCD			

Select Continue.

<u>Activity</u>	Templates	File import templates	
Import fi	le		
Import ty	pe		O NACHA ( Non-NACHA
File locat	tion		Choose File DT&J.csv
Template	)		Create new template
Туре			Company - CCD 🔹
			Continue

Create new file import template.

Activity Templates	File import tem	nplates				🖨 Print 🕴
nport file New file impoi	rt template	•				
Template name *		Tax identificat	tion number		Template group	
		Cornerstone	Bank(xxxxx7720]	,	123	+ New
Template name is require	d.					
Type Payment (Company - CCI	201	O Yes	Is into amounts			
File format	0)	U 165 U	NO	Number of rows to exclud		
Delimited O Fixed	et detto			Header	Footer	
Deminicu O Paka	3 Widen			1	O	
🔾 Tab 🔿 Semicolon	Comma 🤇	O Space O	Other			
Text qualifier						
Double quote - "	Y					
File preview						
Showing rows from begin						
Date Paid,Pay Type,CH 12/6/2023,CHECK,51715	heck No.,Supplie	er Name,Amount	Banking Account			
12/6/2023,CHECK,51718	8,Voyager Alumin	num,10000,5000	014497			
12/6/2023,CHECK,51717	7,United Parcel	Service, 393.2	4,5000014497			
12/6/2023,CHECK,51716 12/6/2023,CHECK,51715			nc.",1551.56,5000014497 497			
12/6/2023,CHECK,51714	4, Magnum LTL, 1	Inc",101.86,50	00014497			
12/6/2023,CHECK,51713 12/6/2023,CHECK,51712						
12/6/2023,CHECK,51711						
Column 1	Column 2		Column 3	Column 4	Column 5	Column 6
(Exclude Column)		v (nmulc	(Exclude Column)		(Exclude Column)	* (Exclude Column)
Mapping preview Exclude	Exclude	Exclude	Exclude		Exclude	Exclude
	CHECK	51719	XPO Logistics Freight	+ Toc	307,21	5000014497
	CHECK	51718	Vovager Aluminum	c, me	10000	5000014497
12/6/2023	CHECK	51/10	ADABGE. MIDHILION		10000	200001#421
			mitted Dancel Ferride		202.24	5000014407
	СНЕСК	51717	United Parcel Service		393.24	5000014497
12/6/2023	СНЕСК	51716	5 & L computer Servi		1551.56	5000014497
12/6/2023						
12/6/2023	СНЕСК	51716	5 & L computer Servi		1551.56	5000014497
12/6/2023 12/6/2023	СНЕСК	51716	5 & L computer Servi		1551.56	5000014497
12/6/2023 12/6/2023 Apply additional	СНЕСК	51716 51715	5 & L computer Servi		1551.56	5000014497
12/6/2023 12/6/2023 Apply additional Type	CHECK CHECK	51716	5 & L computer Servi	ces, Inc.	1551.56	5000014497
12/6/2023 12/6/2023 Apply additional	СНЕСК	51716 51715	5 & L computer Servi		1551.56	5000014497
12/6/2023 Apply additional Type (None)	CHECK CHECK	51716 51715	5 & L computer Servi	ces, Inc.	1551.56	5000014497
12/6/2023 Apply additional Type (None)	CHECK CHECK	51716 51715	5 & L computer Servi	ces, Inc.	1551.56	5000014497
12/6/2023 1 12/6/2023 1 Apply additional Type (None) Add value	CHECK CHECK Values	51716 51715	5 & L computer Servi	ces, Inc.	1551.56	5000014497
12/6/2823 1 12/6/2823 1 Apply additional type (None) Add value Offset account o	CHECK CHECK Values v	51716 51715	S & L computer Servi Metal Tech	ces, Inc.	1551.56	5000014497
12/6/2823 1 12/6/2823 1 Apply additional type (None) Add value Offset account o	CHECK CHECK Values v	51716 51715 Value	S & L computer Servi Metal Tech	ces, Inc.	1551.56	5000014497
12/6/2823 1 12/6/2823 1 Apply additional Type (None) Advatue Offset account o	CHECK CHECK Values v	51716 51715 Value	S & L computer Servi Metal Tech	ces, Inc.	1551.56	5000014497
12/6/2023 1 12/6/2023 4 Apply additional type (None)	CHECK CHECK Values v Check v d values v d d d d d d d d d d d d d d d d d d	51716 51715 Value	S & L computer Servi Metal Tech	ces, Inc.	1551.56	5000014497
12/6/2023 1 12/6/2023 1 Apply additional type (None) Additional type Addition	oreco: oreco: values vptions ottions	51716 51715 Value	5 & L computer Servi	ces, Inc.	1551.56	5000014497
12/6/2023 4 12/6/2023 4 Apply additional Type (None) Additional Additional Type Additional Chinet account of Chinet account define Effective date op	oreco: oreco: values vptions ottions	51716 51715 Value	5 & L computer Servi	ces, Inc.	1551.56	5000014497
12/6/2023	CHECK:	51716 51715 Value Select offs Default current t	S & L computer Servid Retail Tech	ces, Inc.	1551.56	5000014497
12/6/2023 1 12/6/2023 A Apply additional Type Additional Type Additional Type Additional Type Additional Type Children Additional Children Addi	CHECK:	51716 51715 Value Select offs Default current t	5 & L computer Servi	ces, Inc.	1551.56	5000014497
12/6/2023	CHECK:	51716 51715 Value Select offs Default current t	S & L computer Servid Retail Tech	ces, Inc.	1551.56	5000014497
12/6/2023 1 12/6/202 1 12/6/202	CHECK:	51716 51715 Value Select offs Default current t	S & L computer Servid Retail Tech	ces, Inc.	1551.56	1900914497 5000014497
12/6/2023 1 12/6/2023 1 Apply additional Type Add value Offset account o Offset account define Effective date op Other account define User access User access	CHECK:	51716 51715 Value Select offs Default current t	S & L computer Servid Hetal Tech et account usiness sale	ces, Inc.	1551.80	1900914497 5000014497
12/6/2023 4 Apply additional Type (None) Add value Offset account o Offset account define Effective date op Date in file  Pro User access User access Casey Payre	CHECK:	51716 51715 Value Select offs Default current t	S & L computer Servid Hetal Tech et account usiness sale	ces, Inc.	1551.80	1900914497 5000014497
12/6/2023 1 12/6/2023 1 Apply additional Type Add value Offset account o Offset account define Effective date op Other account define User access User access	CHECK:	51716 51715 Value Select offs Default current t	S & L computer Servid Retail Tech et account susiness Gale	ces, Inc.	1551.80	1900914497 5000014497

Enter Template name.

<u>Activity</u>	Templates	File import template	5			
Import fi	le					
New	file impo	rt template				
Template	e name *	Тах	identification number		Template group	
1		Co	rnerstone Bank[xxxx7720]	-	123	• New
Template	name is require	ed.				

Select Yes or No to insert decimals into amounts.



The file saved as a Comma Separated Values (CSV). Select the Delimited file format and Comma.

The text qualifier is "double quotes".

Enter the number of Headers and Footers lines in the CSV file.

<b>Type</b> Payment (Company - CCD)	Insert decimals into amounts O Yes  No			
File format		Number of rows to exclude		
Delimited     Fixed width		Header 1	Footer     0	
Tab Semicolon Comma Text qualifier Double quote - "	Space O Other			

Enter the Exclusions in Column 1 - 6. This is for data not in the file, such as store number or store address.

Column 1	Column	2		Column 3	Column 4		Column 5		Column 6	
(Exclude Column) 🔹	(Exclud	le Column)	Ŧ	(Exclude Column) v	(Exclude Column)	$\overline{\mathbf{v}}$	(Exclude Column)	Ŧ	(Exclude Column)	Ŧ
CEXClude Column) Account number * Amount * Discretionary data	ıde	Exclude		Exclude			Exclude		Exclude	
Effective date Identification	ĸ	51719		XPO Logistics Freight,	Inc		307.21		5000014497	
Name * Payment information	ĸ	51718		Voyager Aluminum			10000		5000014497	
Routing transit * Transaction code	ĸ	51717		United Parcel Service			393.24		5000014497	
Transaction code (Custom)	v	51716		S & L computer Service	s Inc		1551 56		E000014407	

Note: All files must include this data:

- Account number
- Amount
- Effective date
- Name
- Routing transit

Column 1		Column 2		Column 3		Column 4		Column 5		Column 6	
Effective date	Ŧ	Transaction code	Ψ.	Routing transit *	Ψ.	Name *	v	Amount *		Account number *	Ψ
Mapping preview											
Effective date	Tran	saction code	Rout	ing transit	Name				Amount	Account number	
12/6/2023	CHEC	к	5171	)	XPO Logi	stics Freigh	t, Inc		307.21	5000014497	
12/6/2023	CHEC	к	5171	3	Voyager	Aluminum			10000	5000014497	
12/6/2023	CHEC	к	5171	7	United P	arcel Servic	e		393.24	5000014497	
12/6/2023	CHEC	к	5171	5	5 & L co	mputer Servi	ces, Inc.		1551.56	5000014497	
12/6/2023	CHEC	к	5171	5	Metal Te	ch			13034.75	5000014497	



Apply additional values. Select offset account and effective date options.

**Note:** If the account number and date are in the file, select defined in file or date in file. If this data is not in the file, select offset account or prompt for date – this prompts the user to select the appropriate information.

Apply additional values	
Type	Value X
(None)   Add value	*
Offset account options	
Offset account defined in file	O Select offset account
Effective date options	
Date in file     Prompt for date	Default current business date

Select users. Selecting certain users allows access to the template. Click Continue.

User access	O All current and future users      Specific users	
Casey Payne	DAKOTA LARSON	JESSICA BENTLEY
Continue Cancel		

New file import template created.

<u>Activity</u>	Templates	File import templates							
New file import template									
Impo	Import File - Vendor Payments								
Template	•	Vendor	Payments						
Туре		Payme	nt (Company - CCD)						
Effective	date	Data C	ontained In File						
Transact	ion code	Data C	ontained In File						
Routing	transit	Data C	ontained In File						
Name		Data C	ontained In File						
Amount		Data C	ontained In File						
Account	number	Data C	ontained In File						
Offset Ac	Offset Account Data Contained In File								
Back	Continue	ncel							

Click Back to make changes to the template or Cancel.



	L		11			
Back	Continue	Cancel		Back	Continue	Cancel

Click Continue.



A report of Exception appears.

New file import temp	late				
Exceptions - 9	9				
Exceptions					
Row	Exception reason				
1	Invalid Routing transit	1			
2	Invalid Routing transit	1			
3	Invalid Routing transit				
4	Invalid Routing transit				
5	Invalid Routing transit				
6	Invalid Routing transit				
7	Invalid Routing transit	I.			
8	Invalid Routing transit	I			
9	Invalid Routing transit	t			
Row 1	X Delete row				
Effective date		Transaction code		Routing transit *	
12/06/2023	SELECT		Ŧ	091300719	Q
				CORNERSTONE BANK	
Name *		Amount *		Account number *	
XPO Logistics Freight	ht, Inc	307.21		5000014497	

Note: Since the routing transit number was not in the file, it created an exception.

The Exceptions page allows users to correct the missing information or delete the row.

Row 5 × D	elete row			
Effective date	Transac	tion code	Routing transit *	
12/06/2023	SELECT		• 091300719	Q
			CORNERSTONE BANK	
Name *	Amount	*	Account number *	
Metal Tech	13,034	.75	5	
Row 6 + R	estore row			
Effective date	Transac	tion code	Routing transit *	
<del>12/06/2023</del>	SELECT			Q
Name *	Amount	*	Account number *	
	101.80		5	



Once all exceptions are fixed, click Continue.



Find the template under File Import Templates.

Ac	tivity	Templates	File import templates				
	Temp	late group ▲	Template name 💲	File type 💠	Type 💠	Status ≎	Report
•	123		Vendor Payments	Non NACHA	Payment	Not applicable	Send Edit Delete

Template name	Tax identification number		Template group	
Vendor Payments	Cornerstone Bank[xxxxx720]		123	
Type Payment (Company - CCD)	Insert decimals into amounts Ves  No			
File format		Number of rows to e	exclude	
Delimited		Header 1	Footer 0	
Double quote - "				
User access All of	ment and future users 👘 Specific users			
	ment and future users 🔅 Specific users		JESSICA BENTLEY	
User access All co			JESSICA BENTLEY	
User access All co			E JESSCA BENTLEY	
User access Arca Deventer Casey Payne Field details	DAKOTA LARSON		JESSCA BENTLEY	
User access Arice User access Casey Payne Field details Ethective date	Dakota Larson		S JEFECABERTLEY	
User access Arice User access Casey Payne Casey Payne Field details Effective date Transaction code	Dakota Lanson Data Contained in File Data Contained in File Data Contained in File		E JESEGA BERTLEY	
User access Al or Casey Payne Field details Emective data Routing transit	Data Contained in File Data Contained in File Data Contained in File Data Contained in File		JESSCA SENTLEY	
User access At Co	Data Contained in File Data Contained in File Data Contained in File Data Contained in File		S JEFECABERTLEY	

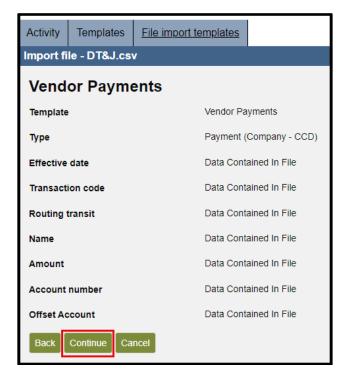
Click Send to import a file for this template.

Ac	ctivity	Templates	File import templates				
	Template group 🔺 Template name 🗘		File type 💲	Туре ≎	Status 💠	Report	
•	123		Vendor Payments	Non NACHA	Payment	Not applicable	Send Edit Delete

Choose the file and click Continue.



Activity	Templates	File import templates	
Import fi	le		
File locat	tion		Choose File DT&J.csv
Template	•		Vendor Payments
Tax ident	tification numbe	er	Cornerstone Bank[xxxx7720]
Туре			Payment (Company - CCD)
			Continue Cancel



The screen displays - The file has been submitted for bank review.

#### Edit Template

Under the File Import Templates tab, click Edit to modify the template.

Ac	ctivity	Templates	File import templates				
	Temp	late group 🔺	Template name 💲	File type 💠	Туре ≎	Status ≎	Report
*	123		Vendor Payments	Non NACHA	Payment	Not applicable	Send Edit Delete



Activity Templates File import ter	nplates			
Vendor Payments				Undo all changes
Template name *	Tax identification number		Template group	
Vendor Payments	Cornerstone Bank[xxxxx7720]	v	123	➡ New
<b>Type</b> Payment (Company - CCD)	Insert decimals into amounts O Yes   No			
File format		Number of rows to exclude		
Delimited		Header	Footer	
		1	0	
🔿 Tab 🔿 Semicolon 💿 Comma	O Space O Other			
Text qualifier				
Double quote - "				
User access O All curre	nt and future users			
Deselect all				
Casey Payne	DAKOTA LARSON		JESSICA BENTLEY	
Field details				
Effective date	Data Contained In File			
Transaction code	Data Contained In File			
Routing transit	Data Contained In File			
Name	Data Contained In File			
Amount	Data Contained In File			
Account number	Data Contained In File			
Offset Account	Data Contained In File			
Offset account options				
<ul> <li>Offset account defined in file</li> </ul>	<ul> <li>Select offset account</li> </ul>			
Effective date options				
Date in file     Prompt for date	Default current business date			
Save Cancel				

Click Save when done modifying the template.

#### Delete Template

Under the File Import Templates tab, click Delete to delete template.

A	ctivity	Templates	File import templates				
	Temp	late group 🔺	Template name 💲	File type 💠	Type 💠	Status 🗇	Report
•	123		Vendor Payments	Non NACHA	Payment	Not applicable	Send Edit Delete

Activity Templates File import templates								
Vendor Payments								
-	ation number Bank[xxxxx7720]		Template group 123					
TypeInsert decimPayment (Company - CCD)Yes	n <b>als into amounts</b> No							
File format		Number of rows to exclude						
Delimited		Header 1	Footer 0					
◯ Tab ◯ Semicolon . © Comma ◯ Space ◯	Other							
Text qualifier Double quote - "								
User access All current and future use Deselect all Casey Payne	ers    Specific users  DAKOTA LARSON		JESSICA BENTLEY					
Field details								
Effective date	Data Contained In File							
Transaction code	Data Contained In File							
Routing transit	Data Contained In File							
Name	Data Contained In File							
Amount	Data Contained In File							
Account number	Data Contained In File							
Offset Account	Data Contained In File							
Delete template Return to File import templates								

### File Import Templates

Under File Import Templates, the user imports files, new file import templates and edits template groups.





Activity	Templates	File import templates			
Import fi	le				
Import ty	pe		(	NACHA O Non-NACHA	
File locat	tion		[	Choose File No file chosen	
Tax ident	tification numbe	er		Select a company	•
Туре				Payroll - PPD	¥
				Continue Cancel	

Activity	Templates	File import templates				
New file import template						
Import ty	pe		NACHA O Non-NACHA			
			Continue			

Activity Templates File import templates								
Edit template group								
Tax identification number								
Cornerstone Bank[boxxx7720] v								
Find template group								
Template group name 🔺	Templates in use	Delete						
123	1							
pp	0	×						
Sample	0	×						
Test	0	×						
Save Cancel								



### Search Templates

Under Templates and File Import Templates, search for created templates based on type, tax identification number and file type.

Search templates		
Template group		
Template name		
Туре		
All types		
Tax identification number		
All	•	
File type		
All	•	
Search Clear search		

Select the Type from the drop down.

- All
  - o All types
  - o All payments
  - All collections
- Payment
  - Payroll PPD
  - Prearranged deposit PPD
  - Company CCD
  - Individual CIE
  - Vendor CCD
  - Remittance CCD
  - Corporate trade exchange CTX
- Collection
  - Prearranged payment PPD
  - Company CCD



Туре
All types
All
All types
All payments
All collections
Payment
Payroll - PPD
Prearranged deposit - PPD
Company - CCD
Individual - CIE
Vendor - CCD
Remittance - CCD
Corporate trade exchange - CTX
Collection
Prearranged payment - PPD
Company - CCD

Select the File Type from the drop down.

- All
- NACHA
- Non NACHA

File type	
All	
All	
NACHA	
Non NACHA	

Click Search.

Search templates	
Template group	
Template name	
Туре	
All types	Ŧ
Tax identification number	
All	•
File type	
All	•
Search Clear search	



#### Repeat

Customers may set up to repeat an ACH.

From the Internal Transfer page, check Repeat.

Payments & Transfers	
Internal ACH Wire Bill Pay	
Create A Transfer	
	Complete the following to transfer funds between accounts at this institution.
From account *	Cash Management Test Account XXXXX2222
To account *	CORNERSTONE BANK TESTING ACCOUNT XXXXXX3333
Date *	2/6/2024   SELECT  Repeat
Amount *	
Description	
	* Indicates required field
	Preview Transfer Add To Batch

Select the Frequency from the drop down.

- Weekly
- Every two weeks
- Twice monthly
- Monthly
- Every two months
- Quarterly
- Every six months
- Annually

2/6/2024	SELECT	☑ Repeat
Weekly	•	
Weekly		
Every two weeks	5	
Twice monthly		
Monthly		es
Every two month	ns	
Quarterly		LECT
Every six months	s	
Annually		
1		



The user selects how long to repeat the transfer.

- Until I delete it
- For a total number of times
- Until (select date for calendar)

Repeat the transfer *	Until I delete it		
	○ For a total of	times	
	O Until	SELECT	

Select Preview Transfer or Add To Batch.

Payments & Transfers	
Internal ACH Wire Bill Pay	
Create A Transfer	
	Complete the following to transfer funds between accounts at this institution.
From account *	Cash Management Test Account XXXXXX2222   Available balance:
To account *	CORNERSTONE BANK TESTING ACCOUNT XXXXXX3333
Date *	2/6/2024
Amount *	
Description	
	* Indicates required field
	Preview Transfer Add To Batch

From the Activity page, select Copy.

Payments	& Transfers					
Internal <u>AC</u>	H Wire Bill Pay					
ACH						
						New payment
Activity Tem	File import templates					
Date 🖕	Description 🗇	Status 🗘	Withdrawal ᅌ	Deposit 🗘	Туре≎	Report
🐱 Jan 29, 2024	Test_Reversal	Processed	1.00	1.00	Other	
Jan 26, 2024 Same day	Test	Processed	1.00	1.00	Payment	Сору

Click Repeat.

Payments & Trans	fers				
Internal <u>ACH</u> Wire	Bill Pay				
ACH					🔒 Print Help
Activity Templates File	import templates				
Test					Undo all changes
Description *	Tax identificatio	n number			
Test	Cornerstone Ba	ink[xxxxx7720]	*		
Effective date *			-		
2/6/2024	SELECT Same day	Repeat	]		
Type Payment (Company - CCD)	Total withdrawa \$1.00	I.	Total deposit \$1.00		
Batch					
Processed					
Name 1-CCD-Test	Company Cornerstone Bar	k[www7700]	Company description		
1-CCD-Test	Comersione Bar	K[XXXXX7720]	Test		
Pay from Show Details Pay at  Pay/Hold  Account*	Show Filter			Total ba	atch withdrawal (1 item) \$1.00 Amount * ≎
	ment Test Account		•		1.00 ×
+ Add another pay from					
Pay to Show Details	Show Filter			lota	I batch deposit (1 item) \$1.00
Payall Pay/Hold ≎ Name* ≎	Identification 🗘	Routing transit * 🗇	Account number * 0	Account type * 🗇	Amount *
Pay Cornerstone		-	333333333		
Corrierstone		091300719 Q	33333333	Checking v	1.00
+ Add another pay to					
* Indicates required field					
Complete ACH Save for late	er Cancel				

Select the Frequency from the drop down.

- Daily
- Weekly
- Every two weeks
- Monthly
- Every two months
- End of month
- Quarterly
- Every six months
- Annually



<u>Activity</u>	Templates	File import ter	mplates					
Test								
Descript	ion *		Tax ide	entification num	ber			
Test			Corne	erstone Bank[xxx	xx7720]			•
Effective	date *							
2/6/202	24	SELECT	🗹 Sa	me day		Repeat		
Frequen	cy		End da	ite				
Daily		Ŧ			<b>**</b>	SELECT		
Monthly	vo months		<b>Total w</b> \$1.00	vithdrawal			Total deposit \$1.00	
Quarter	ly ix months		Comp	201			Company descrip	tion

Select the end date from the calendar.

Activity Templates Fi	ile import temp	plates			
Test					Undo all changes
Description *		Tax identification number			
Test		Cornerstone Bank[xxxx772	!0]	Ŧ	
Effective date *					
2/6/2024	SELECT	Same day	Repeat		
Frequency	[	End date			
Daily	•		SELECT		
Туре	L.	Total withdrawal		Total deposit	
Payment (Company - CCD)		\$1.00		\$1.00	
Batch					 
Processed					
Name		Company		Company description	
1-CCD-Test		Cornerstone Bank[xxxxx7720	1	Test	

Select Complete ACH or Save for later.



From the ACH Templates page, select Edit.

	yments & Trans	fers Bill Pay					
ACH  New payment template + New collection							
Ac	tivity <u>Templates</u> File	import templates					
	Template group 🔺	Template name 💠	Type 🗘	Status 💸	Repor		
•	123	Payroll	Payment	Approved	Send Edit Delet		
•	123	Payroll - 2	Payment	Approved	Send Edit Delet		
•	123	Test	Payment	Approved	Send Edit Delet		

Click Repeat.

Activity <u>Templates</u> File im	port templates			
Test			I	Undo all changes
Template name *	Tax identification number		Template group	
Test	Cornerstone Bank[xxxx7720]	Ψ	123 🔻	+ New
<b>Type</b> Payment (Company - CCD)	Repeat	From amount	To amount	
Total withdrawal \$1.00	Total deposit \$1.00			

Select the Frequency from the drop down.

- Daily
- Weekly
- Every two weeks
- Monthly
- Every two months
- End of month
- Quarterly
- Every six months
- Annually



Test					-	Undo all changes
Template name *	Tax identification number	Jer		Template group		
Test	Cornerstone Bank[xxxx	x7720]	•	123	•	<b>∔</b> New
Туре		From amount		To amount		
Payment (Company - CCD)	Repeat					
Frequency						
Daily						
Daily Weekly	Total deposit					
Every two weeks Monthly	\$1.00					
Every two months End of month						
Quarterly						
Every six months O Annually	All current and future users <0 Sp	becific users				

Click Save.



#### Reversal

Customers may reverse an ACH within five business days of initiating the file.

Click on Reverse.

Payments & Transfers							
Internal <u>ACH</u>	Wire Bill Pay						
ACH							
						New payment	
Activity Templa	tes File import templates						
Date 🚽 D	escription 💲	Status 🗘	Withdrawal 💲	Deposit 🗘	Туре 🗘	Report	
✓ Jan 26, 2024 Same day	est	Processed	1.00	1.00	Payment	Copy	

The following page appears.



Payments & Transfers							
Internal <u>ACH</u> Wire Bill Pay	j –						
ACH							
				Help			
Activity Templates File import te	mplates						
Test				Report			
Description Test	Tax identification number Cornerstone Bank[xxxxx7720]						
Effective date Jan 26, 2024	Same day	Repeat					
Status Processed	Type Payment (Company - CCD)	Total withdrawal	Total deposit \$1.00				
Batch							
Processed							
Name 1-CCD-Test	Company Cornerstone Bank[xxxxx7720]	Company description Test					
Pay from Show Details Show Filt	er		1	Total batch withdrawal (1 item) \$1.00			
Pay/Hold ≎ Account* ≎				Amount* 🗘			
Pay Cash Management Test Ac	count			1.00			
Pay to Show Details Show Filt	er			Total batch deposit (1 item) \$1.00			
Pay/Hold ≎ Name ≎ Identifi	cation ≎ Routing transit ≎	Account number A	Account type 🜣				
Pay/Hold ≎ Name ≎ Identifi Pay Cornerstone	091300719	Account number ¢	Checking	Amount ≎ Reverse ≎ 1.00 №			
Approval							
Name Bank Admin		Date Jan 26, 2024 1:22:24 PM					
Bank Admin		Jan 26, 2024 1:36:45 PM					
Reverse ACH Return to ACH activity							

Under the Pay To section, select the file(s) in the batch.

Pay to	Show Details	Show Filter				Total batch deposit (1 item) S	1.00
Pay/Hold 0	Name 0	Identification 0	Routing transit 0	Account number 0	Account type 0	Amount 0 Reverse	verse nore 0
Pay	Cornerstone		091300719	3	Checking	1.00 No	

Click Reverse ACH.



Pay to	Show Details	Show Filter				Total batch deposit (1 item) \$1.00
						Revenue none
Pay/Hold 0	Name 0	identification 0	Routing transit 0	Account number 0	Account type 0	Amount 0 Reverse 0
Pay	Cornerstone		091300719	3	Checking	1.00
Approval Name Bank Admin Bank Admin				<b>Date</b> Jan 26, 2024 1:22:24 PM Jan 26, 2024 1:36:45 PM		
Reverse ACI	Return to ACH	activity				

BOB creates the Reversal file.

Payments & Transfers Internal ACH Wire Bill Pay							
ACH				Help			
Activity Templates File import templates Test_Reversal							
Description * Test_Reversal	Tax identification number Cornerstone Bank[00000772		<b>Type</b> Other (Reversal)				
Effective date Jan 29, 2024 Batch	Total withdrawal \$1.00	Total deposit \$0.00					
Name 1-CCD-Test	Company Cornerstone Bank[xxxxx772	Company descrip IOJ REVERSAL	ption				
Pay from Show Details Show Fit	lter		Total batc	h withdrawal (1 item) \$1.00			
Name 0         Identification 0           Connerstone         Connerstone	Routing transit 0 091300719	Account number o		h withdrawal (1 item) \$1.00 Amount 0 1.00			
Name 0 Identification 0	Routing transit 0		Account type 0	Amount 0			
Name 0 Identification 0 Correctione Pay to Show Details Show Fi	Routing transit 0 091300719		C Account type C Checking	Amount 0 1.00 tch deposit (8 items) \$0.00			
Name © Identification ©	Routing transit 0 091300719		C Account type C Checking	Amount ¢			
Name © Identification © Cornerstone Pay to Show Details Show Fi Account * 0	Routing transit 0 091300719		C Account type C Checking	Amount 0 1.00 toh deposit (0 items) \$0.00 Amount 10			

Select the Pay To Account and Amount. Click Complete ACH Reversal.



Pay to Show Details Show Filter	Total batch deposit (1 item) \$1.00
Account * \$	Amount * 🗘
Cash Management Test Account	1.00
+Add another pay to	
Indicates required field	
Complete ACH reversal Cancel	

Note: The Pay From and Pay To amounts must match.

1. Press the  $\blacktriangleleft$  button

-	Security challenge A one-time password security challenge is required to complete this transaction.					
One-time password instructions Show						
One-time password *	SHOW     SHOW     Indicates required field     Complete Challenge Cancel					
One-time password in	nstructions	Hide 🔺				
To generate a one-time pas	ssword using your token, follow these steps:					

Enter the password from the soft or hard token and click Complete Challenge.

2. Token will display the one-time password, enter it below

-	Security challenge A one-time password security challenge is required to complete this transaction.						
One-time password	d instructions	Show 🗸					
One-time password *	SHOW						
	* Indicates required field Complete Challenge Cancel						

The following screen appears – the reversal was processed successfully.

Payments & Transfers	Payments & Transfers							
Internal <u>ACH</u> Wire Bill Pay								
АСН		🔒 Print	Help					
Activity Templates File import tem	plates							
Test_Reversal was processed successful	Iy							
Test_Reversal								
Reference number	5e844668a7							
Effective date	Jan 29, 2024							
Total withdrawal	\$1.00							
Number of withdrawals	1							
Total deposit	\$1.00							
Number of deposits	1							
Return to ACH activity								

ACH Operations sends notification to the users receiving ACH notification for BOB.

ြူ Reply ြူ Reply All ြြှ Forward ခြံ IM								
ACHOperations@cornerstonebanks.net ACH Operations; 🗆 m 🗆 a								
Transfer Not	Transfer Notification							
20231204-1454-42521	465.TXT Reversal rece	eived from R	on 12/07/20231	has passed all origination steps without				
exception.	ios.ini_iceveisarieee		0112/07/2025	nus passes un origination steps whitout				
-								
First Effective Date:	12/07/2023							
Debit Totals:	\$505.24							
Credit Totals:	\$505.24							
Number of Debits:	1							
Number of Credits:	1							
Client Name:	R							
Reference Number:	20a4f91a13							
ACH Transfer Type:	ACH_Reversal							
Thank you,								
ACHOperations@cornerstonebanks.net								

The reversal shows pending origination.



AC	СН									New payment
A	<u>Activity</u>	Temp	olates	File import	templates					
	Date ,		Descri	ption 🗇	\$	status ≎	Withdrawal 💠	Deposit 🗘	Туре ≎	Report
~	Jan 29	, 2024	Test_R	eversal		ending rigination	1.00	1.00	Other	
~	Jan 26 Same da		Test		F	rocessed	1.00	1.00	Payment	Copy Reverse

Click on the Description to see batch details.

ACH						+ New payment
Activity Templates File	import templates					
Date _ Description :	≎ s	itatus 🗘	Withdrawal 💲	Deposit 🗘	Туре≎	Report
✓ Jan 29, 2024 Test_Reversal		ending rigination	1.00	1.00	Other	
Jan 26, 2024 Same day Test	Ρ	rocessed	1.00	1.00	Payment	Copy Reverse
Payments & Transfers       Internal     ACH       Wire     Bill Pay       ACH       ACH       ACH	mplates					⊖ Pisst Help
Test_Reversal						Report
Description Test_Reversal	Tax identification numbe Cornerstone Bank[xxxxx7					
Effective date Jan 29, 2024						
Status Pending Origination	<b>Type</b> Other (Reversal)		Total withdrawal \$1.00	Total deposit \$1.00		
Batch Pending Origination						
Name 1-CCD-REVERSAL	Company Cornerstone Bank(xxxxx7	720]	Company description REVERSAL			
Pay from Show Details Show Fill	er				Total batch withdra	wal (1 item) \$1.00
Name 0 Identification 0	Routing transit	•	Account number 0	Account	ype o	Amount o
Comerstone	091300719	:		Checking		1.00
Pay to Show Details Show Fill	e .				Total batch dep	osit (1 item) \$1.00
		outing transit o	Account number o		ount type 0	Amount o
Cash Management Test A 01	91300719 09	1300719	2	Che	cking	1.00
Return to ACH activity						



#### Wire Transfer

Initiate, inquire and change wire transfers online.

Users do not need access to view accounts to process wires.



#### Inquire Wire Transfer

Enter any of the criteria below to inquire on a wire transfer.

- Transfer Type Outgoing
- Transfer Description
- Date Range
- Amount Range
- Client Name
- Reference Number
- Wire Number
- From Account Number

Select Wire Transfer Criteria						
Select Wire Transfer Critteria  Change Wire Transfer Change Wire Transfer New Wire Transfer New Wire Transfer Delete Wire Transfer Review Wire Transfer Review Wire Transfer Import Wire Transfer Wire Transfer Import Wire	Transfer Type: Transfer Description: Date Range: Amount Range: Client Name: Reference Number: Wire Number: From Account Number:	Outgoing •           12/11/2023         To           To         To				
Foreign Exchange Contract     Multiple Wire Transfer Using Template	ubmit					

Exceptions and confirmations for outgoing wires.

Outgoing Wires - JESSICA BENTLEY								
Exceptions for Outgoing Wires 🖉 🍃								
Transfer Description	Effective Date	Beneficiary	Amount	Status	Details			
					Wire Type: Domestic Issued By: JESSICA BENTLEY			
Payroll - 2	12/12/2023	Katie Bell	\$2.00	File not originated: E	Account			
					Reference Number: a4f4238992			
					Placement Date: 12/12/2023 11:46:40 AM			
Vendor Payment - 1	12/12/2023	Jessica Bentley	\$1.00	Disapproved	Wre Type: Domestic Issued By: JESSICA BENTLEY From Account: Cash Management Test Account Reference Number: 7a04acebf4 Placement Date: 12/12/2023 11:21:30 AM			
Confirmations for Outgoi	Beneficiary	IMAD	Amount	Reference Number Statu				
Dec 12, 2023	Katie Bell		\$1.00		proved 45880			



#### Change Wire Transfer

Enter any of the criteria below to change a wire transfer.

- Transfer Description
- Date Range
- Amount Range
- Client Name
- Reference Number

Select Wire Transfer Criteria		
O Inquire Wire Transfer	Transfer Description:	
Change Wire Transfer	Date Range:	To T
O New Wire Transfer	Amount Range:	То
O New Wire Transfer Using Existing Transfer	Client Name:	
O Delete Wire Transfer	Reference Number:	
O Review Wire Transfer		
O Import Wire Transfer		
O Import Wire Using Template		
O Wire Transfer Template		
O Foreign Exchange Contract		
O Multiple Wire Transfer Using Template		
Su	bmit	

The Wire List appears. Select the wire.

Wire List - JESSICA BENTLEY 🛛 🗖 🍃					
Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
					Wire Type: Domestic Issued By: JESSICA BENTLEY
Vendor Payment	12/15/2023	Jessica Bentley	\$1,500.00	Saved	From Account: Cash Management Test Account Reference Number: 5be4132beb
					Placement Date: 12/11/2023 03:43:20 PM

Make the appropriate changes and click save or process.

Wire			
Change Domestic Wire - Vendor Payment			u 🕹 🖉 🖉
* Transfer Description:	Vendor Payment	Recurring Frequency:	None 🗸
* Transfer Start Date:	12/15/2023		
* Amount:	1,500.00	* From Account:	Cash Management Test Account
Tax Identification Number:	CORNERSTONE BANK TESTING [XXX-XX-7720]		
Transfer Status:	Saved		
Beneficiary			
* Identification Type:	DDA Account Number 🗸 🗸	Message To Beneficiary:	
* Identification Number:	123456789		
* Name:	Jessica Bentley		
* Address:	123 Main St		
	Minot, ND	Beneficiary Reference:	
	58703		
Beneficiary Institution			
* Identification Type:	Fed Routing Number	Name:	CORNERSTONE BANK
* Identification Number:	091300719	Address:	
			FARGO ND
Receiving Institution			
* Routing/Transit number:	091300719 🎢		
Institution Name:	CORNERSTONE FARGO		
(* Indicates Required Fields)			
	Save	ess Cancel	



#### New Wire Transfer

Enter any of the criteria below to create a new wire transfer.

- Wire Type
  - o Domestic
  - International (using US Dollars)
  - International FX (using foreign currency)

Select Wire Transfer Criteria		
O Inquire Wire Transfer	Wire Type:	None 🗸
Change Wire Transfer		None Domestic
New Wire Transfer		International
O New Wire Transfer Using Existing Transfer		International FX
O Delete Wire Transfer		
Review Wire Transfer		
O Import Wire Transfer		
O Import Wire Using Template		
O Wire Transfer Template		The second se
O Foreign Exchange Contract		
O Multiple Wire Transfer Using Template		
	Submit	

### The following screen appears.

New Domestic Wire Transfer - JESSICA BENTLEY				関 뵭 🔞
* Transfer Description:		Recurring Frequency:		None 🗸
* Transfer Start Date:				
* Amount:		* From Account:	Cash Management Test Account	~
Tax Identification Number:	CORNERSTONE BANK TESTING [XXX-XX-7720]			
Beneficiary				
* Identification Type:	DDA Account Number 🗸	Message To Beneficiary:		
* Identification Number:				
* Name:				
* Address:				
		Beneficiary Reference:		
Beneficiary Institution				
* Identification Type:	Fed Routing Number	Name:		
* Identification Number:		Address:		
Receiving Institution				
* Routing/Transit number:	<i>P</i> 3			
Institution Name:				
(* Indicates Required Fields)	_			
	Save	Cancel		

Complete the required fields for the wire transfer.

- Transfer Description
- Transfer State Date
- Amount
- From Account
- Identification Type



- Identification Number (account number for beneficiary)
- Name
- Address
- Identification Number (routing number for financial institution)
- Routing/Transit Number

Wire			
New Domestic Wire Transfer - JESSICA BE	NTLEY		
* Transfer Description:	Vendor Payment	Recurring Frequency:	None 🗸
* Transfer Start Date:	12/15/2023		
* Amount:	1,500.00	* From Account:	Cash Management Test Account
Tax Identification Number:	CORNERSTONE BANK TESTING [XXX-XX-7720]		
Beneficiary			
* Identification Type:	DDA Account Number 🗸 🗸	Message To Beneficiary:	
* Identification Number:	123456789		
* Name:	Jessica Bentley		
* Address:	123 Main St		
	Minot, ND	Beneficiary Reference:	
	58703		
Beneficiary Institution			
* Identification Type:	Fed Routing Number	Name:	CORNERSTONE BANK
* Identification Number:	091300719 Ma CORNERSTONE BANK	Address:	
			FARGO ND
Receiving Institution			
* Routing/Transit number:	091300719 🦓 CORNERSTONE BANK		
Institution Name:	CORNERSTONE FARGO		
(* Indicates Required Fields)	Save	ess Cancel	

**Note:** For the Identification Number, click on the binoculars to search for the beneficiary's routing number for their financial institution.

	* Identification Type:		Fed Routing Number Na
	* Identification Number:		Add
iving Institution Name  ititution Name  City  State  City  City City	entification Number:	Institution Search	
siving Institution State			
Sidae	ceiving Institution		
	outing/Transit number:		
	outing/Transit number:		
	1 L		

wire		
<b>1</b>		
Successfully Saved Vendor Payment was saved successf Wire Transfer Summary	luly	
Transfer Description:	Vendor Payment	
Effective Date:	12/15/2023	
Amount:	\$1,500.00	
Reference Number:	5be4132beb	
		Done



Wire					
New Domestic Wire Transfer - JESSICA BENTLEY					2
* Transfer Description:	Vendor Payment	Recurring Frequency:		None	~
* Transfer Start Date:	12/15/2023				
* Amount:	1,500.00	* From Account:	Cash Management Test Account		~
Tax Identification Number:	CORNERSTONE BANK TESTING [XXX-XX-7720]				
Beneficiary					
* Identification Type:	DDA Account Number 🗸 🗸	Message To Beneficiary:			
* Identification Number:	123456789				
* Name:	Jessica Bentley				
* Address:	123 Main St				
	Minot, ND	Beneficiary Reference:			
	58703				
Beneficiary Institution					
* Identification Type:	Fed Routing Number	Name:	CORNERSTONE BANK		
	091300719				
* Identification Number:	CORNERSTONE BANK	Address:			
			FARGO ND		
Receiving Institution					
	091300719				
* Routing/Transit number:	CORNERSTONE BANK				
Institution Name:	CORNERSTONE FARGO				
(* Indicates Required Fields)					
	Save	Cancel			

The user completes the transaction with their token. The following screen appears.

Scan the QR code using the Digital Signature in the DIGIPASS app.

Digital signature in	structions	Show 👻
Device nickname	Jessica's iPhone	
To routing transit	091300719	
Amount	1.00	
Date	12/12/2023	
Digital signature *	1	
	* Indicates required field	
	Complete challenge Cancel	
	Can't scan the image?	



12:25 🕣		::! 🗢 100
	Applications	٢
One-T	ime Password	
Digita	l Signature	
Add a	nother token	
Remo	ve a token	
11:52	Digital Signature	ati ute 🗩
RTN	09130071	19

11:52	adi ute 🔳
<b>〈</b> Cancel	Digital Signature
RTN	091300719
Amt Date	1.00 12/12/2023
Date	12/12/2023
transaction a you submitte financial insti matches the	ansaction details. If the bove does not match the values d, cancel and contact your tution for help. If the transaction values you submitted, select Ok he Digital Signature. 0368997531

Enter the numbers and click Complete Challenge.

Select Can't Scan The mage, if the user is unable to use the QR code.

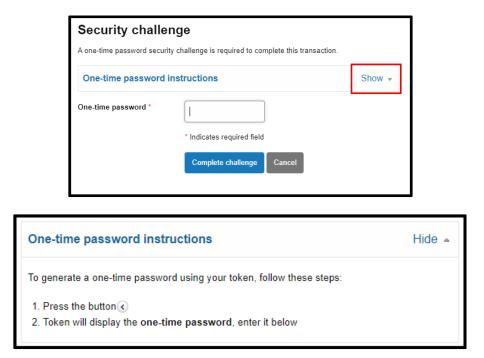
Use the DIGIPASS app or hard token to complete the one-time password.



	11:21 🕣		···! 🗢 🚥	
	<b>く</b> Back	One-Time Password		
		One-Time Password:		
		68968208		
Secur	ity challe	nge		
	-	y challenge is required to complete this	transaction.	
One-tin	ne password i	nstructions		Show -
Device nic	ckname password *	Jessica's iPhone          Image: Indicates required field         Complete challenge       Cancel	I	

For hard token users, press the gray button to generate a one-time password.

**Note:** Click the Show button to view one-time password instructions.







Enter the password from the soft or hard token and click Complete Challenge.

Security challenge		
A one-time password security challenge is required to complete this transaction.		
One-time password i	instructions	Show 👻
One-time password *	1	
	* Indicates required field	
	Complete challenge Cancel	

The following screen appears – wires require dual control.

Wire	Vire				
🖬 🍃					
The following warning(s) occurred:     Vendor Payment -1 is pending client review.					
User Limit Exceptions This transfer requires approval because all wires have been configured for review For the Write transfer to continue processing, 1 approval is required. Client Limit Exceptions This transfer requires approval because all wires have been configured for review For the Wire transfer to continue processing, 1 approval is required.					
Wire Transfer Summary		-			
Transfer Description:	Vendor Payment -1				
Effective Date:	12/12/2023				
Amount:	\$1.00				
Reference Number:	7a04acebf4				
Wire Number:	Not Available	Done			

ACH Operations sends the email to ACH Limit Check – Warning! Pending Financial Institution Review to the BOB users.

Note: The user can request access to these emails through Cash Management.



	• Ψ <b>&amp;</b> τ =	<u>li</u>			ACH Limit Check	- Warning	Pending Financial Instit	ution Revie	ew - Message (HTML)
File Messa	ge Mimecast Acrobat Q T	ell me what you want to do							
ignore X So Junk → Delete	Reply Reply Forward More*	Image: Second	Tis Move	Rules *	Mark Categorize Unread Tags	Follow Up -	Translate ↓ Editing	Q Zoom Zoom	Phish Alert Report Phish Alert
	ACHOperations@cornerstonebanks.net ACH Operations; Grameters, Com; Grameters,								
The debit tot	ach received from K cceeded the following ACH review al allowed to be settled for 12/14/7 ns@cornerstonebanks.net			financial inst	itution review.				

Note: For Dual Control – if one user initiates, that same user cannot approve the wire.

The approver views the wire under Payments & Transfers > Review. Click on the wire to view the details.

Payments & Transfe	rs	
Review (1)		Hide 🔺
Wire		
Description	Reason	Amount
Payroll - 2	Multiple Limits	1.00
	Approve Disapprove	

The approver may approve, disapprove or close the wire transfer review.

Wire Transfer Review			
Domestic Wire - Payroll - 2			뵭 🕐
Transfer Description:	Payroll - 2	Recurring Frequency:	None
Transfer Start Date:	12/12/2023		
Amount:	\$1.00	From Account:	Cash Management Test Account
Tax Identification Number:	CORNERSTONE BANK TESTING [XXX-XX-7720]	Pending Approvals:	1
Transfer Status:	Transfer Exceeds Review: Pending Approval	Issued By:	JESSICA BENTLEY
Beneficiary			
Identification Type:	DDA Account Number	Message to Beneficiary:	
Identification Number:	123456789		
Name:	Katie Bell		
Address:	155 Main Street		
	Bismarck, ND 58501	Beneficiary Reference:	
Beneficiary Institution			
Identification Type:	Fed Routing Number	Name:	CORNERSTONE BANK
Identification Number:	091300719	Address:	
			FARGO ND
Receiving Institution			
Routing/Transit number:	091300719		
Institution Name:	CORNERSTONE FARGO		
Approve Disapprove Close			



To **approve** the wire, click on the check box and click Approve.

Ρ	aymen	ts & Transfe	ers	
1	Review (1) Hide 🔺			
	Wire			
	•	Description	Reason	Amount
		Payroll - 2	Multiple Limits	1.00
			Approve Disapprove	

Scan the QR code using the Digital Signature in the DIGIPASS app.

12:25 🕜		··· 🗢 100
	Applications	٢
One One	-Time Password	
Digi	tal Signature	
Add	another token	
Rem	nove a token	

Security Challeng	<b>e</b> ity challenge is required to complete this tra	ansaction.
Digital Signature Inst	ructions	Show 🛩
Device nickname	Katie Phone	
Routing transit	091300719	
Amount	1.00	
Date	12/12/2023	
Digital signature *	SHOW	
e	* Indicates required field Complete Challenge Cancel Can't Scan The Image?	

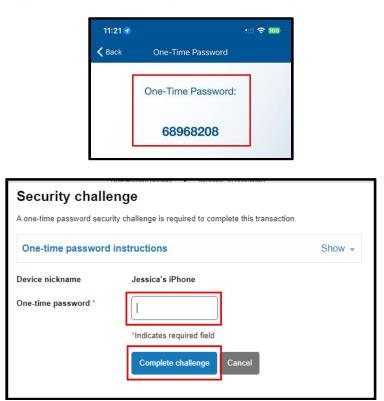


11:52	anti LTE 💶 🔿
Cancel	Digital Signature
RTN Amt Date	091300719 1.00 12/12/2023
transaction a you submitte financial inst matches the	ransaction details. If the above does not match the values sd, cancel and contact your itution for help. If the transaction values you submitted, select Ok the Digital Signature. 03689997531

Enter the numbers and click Complete Challenge.

Select Can't Scan The Image, if the user is unable to use the QR code.

Use the DIGIPASS app or hard token to complete the one-time password.



For hard token users, press the gray button to generate a one-time password.

Note: Click the Show button to view one-time password instructions.



Security challe	enge	
A one-time password secu	rity challenge is required to complete this transaction.	
One-time password	instructions	Show 👻
One-time password *	Indicates required field  Complete challenge Cancel	

One-time password instructions	Hide 🔺
To generate a one-time password using your token, follow these steps:	
1. Press the button 🔇	
2. Token will display the one-time password, enter it below	



Enter the password from the soft or hard token and click Complete Challenge.

Security challe	enge	
A one-time password secu	ity challenge is required to complete this transact	tion.
One-time password	instructions	Show 👻
One-time password *	Ι	
	* Indicates required field	
	Complete challenge Cancel	

The following screen appears – wire approved.

## CORNERSTONE BANK

P	ayments & Transfers		
	Review (0)		Hide 🔺
	Wire		
	<ul> <li>Your wire transfer has been approved:</li> <li>Payroll - 2</li> </ul>		×
	Description	Reason	Amount
	There are no transfers requiring review.		

From: noreply@cornerstonebanks.net <noreply@cornerstonebanks.net></noreply@cornerstonebanks.net>
Sent: Tuesday, December 12, 2023 11:51 AM
To: Wires < <u>Wires@cornerstonebanks.net</u> >
Subject: Wire Limit Check - Warning!
Warning! Payroll - 2 (Reference Number: ee440e784b) received from C
For the Wire transfer to continue processing, 1 approval is required.
Thank you, noreply@cornerstonebanks.net

The approver views the wire under Payments & Transfers > Review. Click on the wire to view the details.

Payments & Transfers						
Review	(1)			Hide 🔺		
Wire						
	Description		Reason	Amount		
	Vendor Payment -1		Multiple Limits	1.00		
		Approve	Disapprove	-		

The approver may approve, disapprove or close the wire transfer review.



Wire Transfer Review			
Domestic Wire - Vendor Payment -1			뵭 Ø
Transfer Description:	Vendor Payment -1	Recurring Frequency:	None
Transfer Start Date:	12/12/2023		
Amount:	\$1.00	From Account:	Cash Management Test Account
Tax Identification Number:	CORNERSTONE BANK TESTING [XXX-XX-7720]	Pending Approvals:	1
Transfer Status:	Transfer Exceeds Review: Pending Approval	Issued By:	JESSICA BENTLEY
Beneficiary			
Identification Type:	DDA Account Number	Message to Beneficiary:	
Identification Number:	123456789		
Name:	Jessica Bentley		
Address:	123 Main St		
	Minot ND	Beneficiary Reference:	
	58701		
Beneficiary Institution			
Identification Type:	Fed Routing Number	Name:	CORNERSTONE BANK
Identification Number:	091300719	Address:	
			FARGO ND
Receiving Institution			
Routing/Transit number:	091300719		
Institution Name:	CORNERSTONE FARGO		
Approve Disapprove Close			

To **disapprove** the wire, click on the check box and click Disapprove.

Payments & Transfers					
R	eview (	1)			Hide 🔺
١	Nire				
		Description		Reason	Amount
		Vendor Payment -1		Multiple Limits	1.00

Scan the QR code using the Digital Signature in the DIGIPASS app.





#### Security Challenge

A digital signature security challenge is required to complete this transaction.					
Digital Signature Inst	Digital Signature Instructions Show 🗸				
Device nickname	ze nickname Katle Phone				
Routing transit	091300719				
Amount	1.00				
Date	12/12/2023				
Digital signature *	SHOW				
e	* Indicates required field Complete Challenge Cancel Can't Scan The Image?				

11:52	adi LTE 💷
<b>〈</b> Cancel	Digital Signature
RTN Amt Date	091300719 1.00 12/12/2023
transaction al you submitted financial insti- matches the	ansaction details. If the bove does not match the values d, cancel and contact your tution for help. If the transaction values you submitted, select Ok ne Digital Signature. 0368997531

Enter the numbers and click Complete Challenge.

Select Can't Scan The Image, if the user is unable to use the QR code.

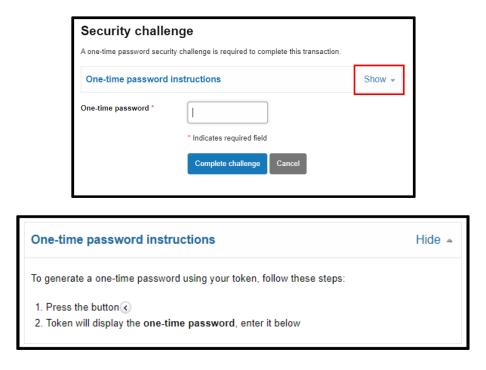
Use the DIGIPASS app or hard token to complete the one-time password.



	11:21 🕣		::: 🗢 100	
	<b>〈</b> Back	One-Time Password		
		One-Time Password:		
		68968208		
Security A one-time pass		ge challenge is required to complete th	is transaction.	
One-time pa	assword in:	structions		Show 👻
Device nicknan	ne	Jessica's iPhone		
One-time passv	vord *			
		*Indicates required field		
		Complete challenge Cance	el	

For hard token users, press the gray button to generate a one-time password.

Note: Click the Show button to view one-time password instructions.







Enter the password from the soft or hard token and click Complete Challenge.

Security challenge A one-time password security challenge is required to complete this transaction.				
One-time password instructions	Show 👻			
One-time password *				
* Indicates required field				
Complete challenge Cancel				

The following screen appears - wire disapproved.

Payments & Transfers		
Review (0)		Hide 🔺
Wire		
<ul> <li>Your wire transfer has been disapproved:</li> <li>Vendor Payment -1</li> </ul>		×
Description	Reason	Amount
There are no transfers requiring review.		
From: noreply@cornerstonebanks.net <noreply@cornerstonebanks.set: 11:49="" 12,="" 2023="" am<="" december="" td="" tuesday,=""><td>s.net&gt;</td><td></td></noreply@cornerstonebanks.set:>	s.net>	

Thank you, noreply@cornerstonebanks.net

Reviewer: Katie Bell



## New Wire Transfer Using Existing Transfer

Enter any of the criteria below to create a new wire transfer using an existing transfer.

- Transfer Description
- Wire Type
  - Domestic
  - o International
  - International FX
- Reference Number
- Date Range
- Amount Range
- From Account Number

Select Wire Transfer Criteria		
O Inquire Wire Transfer	Transfer Description:	
O Change Wire Transfer	Wire Type:	None 🗸
O New Wire Transfer	Reference Number:	
New Wire Transfer Using Existing Transfer	Date Range:	11/11/2023 To
O Delete Wire Transfer	Amount Range:	То
O Review Wire Transfer	From Account Number:	
O Import Wire Transfer		
O Import Wire Using Template		
O Wire Transfer Template		
O Foreign Exchange Contract		
O Multiple Wire Transfer Using Template		
[[	Submit	

The Wire List appears. Click on the wire.

Wire List - JESSICA BENTLEY					
Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
Vendor Payment	12/15/2023	Jessica Bentley	\$1,500.00	Saved	Wire Type: Domestic Issued By: JESSICA BENTLEY From Account: Cash Management Test Account Reference Number: 5be4132beb Placement Date: 12/11/2023 03:43:20 PM
Pavroll-2	12/12/2023	Katie Bell	\$2.00	File not originated: Exceeded Limit	Wire Type: Domestic Issued By: JESSICA BENTLEY From Account: Cash Management Test Account Reference Number: a4f4236992 Placement Date: 12/12/2023 11:46:40 AM
Pavroli - 2	12/12/2023	Katie Bell	\$1.00	Processed	Wire Type: Domestic Issued By: JESSICA BENTLEY From Account: Cash Management Test Account Reference Number: ee440e784b Placement Date: 12/12/2023 11:52:19 AM

Make the appropriate changes and click save or process.



Wire			
New Domestic Wire Using - Vendor Payment			F 💺 🕻
* Transfer Description:	Vendor Payment	Recurring Frequency:	None 🗸
* Transfer Start Date:			
* Amount:	1,500.00	* From Account:	Cash Management Test Account
Tax Identification Number:	CORNERSTONE BANK TESTING [XXX-XX-7720]		
Beneficiary			
* Identification Type:	DDA Account Number 🗸	Message To Beneficiary:	
* Identification Number:	123456789		
* Name:	Jessica Bentley		
* Address:	123 Main St		
	Minot, ND	Beneficiary Reference:	
	58703		
Beneficiary Institution			
* Identification Type:	Fed Routing Number	Name:	CORNERSTONE BANK
* Identification Number:	091300719 🎢	Address:	
			FARGO ND
Receiving Institution			
	091300719		
* Routing/Transit number:	001000110 88		
Institution Name:	CORNERSTONE FARGO		
(* Indicates Required Fields)			
	Save Proce	ess Cancel	

## Delete Wire Transfer

Enter any of the criteria below to delete a wire transfer.

- Transfer Description
- Date Range
- Amount Range
- Client Name
- Reference Number

Select Wire Transfer Criteria		
O Inquire Wire Transfer	Transfer Description:	
Change Wire Transfer	Date Range:	То
O New Wire Transfer	Amount Range:	То
O New Wire Transfer Using Existing Transfer	Client Name:	
Delete Wire Transfer	Reference Number:	
O Review Wire Transfer		
O Import Wire Transfer		
O Import Wire Using Template		
O Wire Transfer Template		
O Foreign Exchange Contract		
O Multiple Wire Transfer Using Template		
5	ubmit	

The Wire List appears. Click on the wire.

Wire List - JESSICA BENTLEY					
Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
Vendor Payment	12/15/2023	Jessica Bentley	\$1,500.00	Saved	Wire Type: Domestic Issued By: JESSICA BENTLEY From Account: Cash Management Test Account
					Reference Number: 5be4132beb Placement Date: 12/11/2023 03:43:20 PM



Click Done to delete the wire or cancel to go back to the Select Wire Transfer Criteria.

Wire				
1 of 2 1 - D	omestic Wire Details	2 - Delete Confirmation		
Step 1 - Domestic W	/ire Details			ی 🛃
Vendor Payment				
Transfer Description:		Vendor Payment	Recurring Frequency:	None
Transfer Start Date:		12/15/2023		
Amount:		\$1,500.00	From Account:	Cash Management Test Account
Tax Identification Number	er:	CORNERSTONE BANK TESTING [XXX-XX-7720]		
Transfer Status:		Saved		
Beneficiary				
Identification Type:		DDA Account Number	Message to Beneficiary:	
Identification Number:		123456789		
Name:		Jessica Bentley		
Address:		123 Main St		
		Minot, ND	Beneficiary Reference:	
		58703		
Beneficiary Institution	on			
Identification Type:		Fed Routing Number	Name:	CORNERSTONE BANK
Identification Number:		091300719	Address:	
				FARGO ND
Receiving Institution	n			
Routing/Transit number:		091300719		
Institution Name:		CORNERSTONE FARGO		
		Done	Cancel	

**Note:** Once the originated wire has received the second approval in dual control on the business level, the user cannot delete the wire – contact your Cash Management Sales Officer.

#### Review Wire Transfer

Enter any of the criteria below to review a wire transfer.

- Transfer Description
- Date Range
- Amount Range

Select Wire Transfer Criteria		
O Inquire Wire Transfer	Transfer Description:	
Change Wire Transfer	Date Range:	То
O New Wire Transfer	Amount Range:	То
New Wire Transfer Using Existing Transfer		
O Delete Wire Transfer		
Review Wire Transfer		
O Import Wire Transfer		
O Import Wire Using Template		
O Wire Transfer Template		
O Foreign Exchange Contract		
O Multiple Wire Transfer Using Template		
Su	bmit	

Wires for review appear in the following screen. Click Cancel to go back to the Select Wire Transfer Criteria.



Wire	
Review Wire Transfers	
No matching record(s) found	Cancel

## Import Wire Transfer

Click Submit to import a wire transfer.

lect Wire Transfer Criteria
) Inquire Wire Transfer
) Change Wire Transfer
) New Wire Transfer
) New Wire Transfer Using Existing Transfer
) Delete Wire Transfer
) Review Wire Transfer
) Import Wire Transfer
) Import Wire Using Template
) Wire Transfer Template
) Foreign Exchange Contract
) Multiple Wire Transfer Using Template
Submit

Choose the file and click Next.

1 of 2	1 - File Selection	2 - Import Confirmation
Step 1 - File S	election	
Tax Identification CC Number:		
File Location Choose File	No file chosen	
		Next Cancel

The Import Confirmation screen appears.

#### Import Wire Using Template

Enter any of the criteria below to import a wire using a template.

- Existing Template
- New Template
- Delete Template

**Note:** Electronic Operations creates templates for wire customers. The customer sends the request to Cash Management.



ielect Wire Transfer Criteria
O Inquite Wire Transfer
○ Change Wire Transfer
New Wire Transfer
New Wire Transfer Using Existing Transfer
○ Delete Wire Transfer
○ Review Wire Transfer
Dimport Wire Transfer
Import Wire Using Template  Existing Template
New Template
O Delete Template
○ Wire Transfer Template
○ Foreign Exchange Contract
Multiple Wire Transfer Using Template
Submit

#### Wire Transfer Template

Enter any of the criteria below to review a wire template.

- Template Name
- Wire Type
  - o **Domestic**
  - o International
  - International FX
- Template Group

Select Wire Transfer Criteria				
O Inquire Wire Transfer	Template Name:			
Change Wire Transfer	Wire Type:	All		~
O New Wire Transfer	Template Group:		All	~
O New Wire Transfer Using Existing Transfer				
O Delete Wire Transfer				
O Review Wire Transfer				
O Import Wire Transfer				
O Import Wire Using Template				
Wire Transfer Template				
O Foreign Exchange Contract				
O Multiple Wire Transfer Using Template				
Su	omit			

## Foreign Exchange Contract

Enter any of the criteria below to review a foreign exchange contract.

- Client Name
- Contract Number
- FX Status
  - o All
  - o Available
  - o Processed
  - $\circ$  Cancelled
  - $\circ$  Expired
  - o Saved



Select Wire Transfer Criteria		
O Inquire Wire Transfer	Client Name:	
Change Wire Transfer	Contract Number:	
O New Wire Transfer	FX Status:	All 🗸
New Wire Transfer Using Existing Transfer		All Available
O Delete Wire Transfer		Processed Cancelled
Review Wire Transfer		Expired
O Import Wire Transfer		Saved
O Import Wire Using Template		
O Wire Transfer Template		
Foreign Exchange Contract		
O Multiple Wire Transfer Using Template		
Sut	mit	

#### The Foreign Exchange Contract List appears.

Currency	Beneficiary Delivery Date	USD Amount	Status	New Transfer
BAM	Aug 31, 2023	\$2.00	Cancelled	
CAD	Aug 30, 2023	\$2.00	Processed	
	BAM	BAM Aug 31, 2023	BAM Aug 31, 2023 \$2.00	BAM Aug 31, 2023 \$2.00 Cancelled

## Multiple Wire Transfer Using Template

Enter any of the criteria below to review multiple wire transfers using a template.

- Wire Type
  - o All
  - o Domestic
  - o International

Select Wire Transfer Criteria		
O Inquire Wire Transfer	Wire Type:	All 🗸
Change Wire Transfer		All Domestic
O New Wire Transfer		International
O New Wire Transfer Using Existing Transfer		
O Delete Wire Transfer		
O Review Wire Transfer		
O Import Wire Transfer		
O Import Wire Using Template		
O Wire Transfer Template		
Foreign Exchange Contract		
Multiple Wire Transfer Using Template		
	Submit	

## **Bill Pay**

Bill pay offers the ability to pay a bill anywhere in the United States.



To enroll in Bill Pay enter the user's date of birth (mm/dd/yyyy format) and phone number (area code included).



Bill Pay Enrollment	
	Online bill pay helps you quickly pay bills using online banking.
	Complete the following to enroll in online bill pay.
Date of birth *	
Phone number *	Including area code (10 digits)
	* Indicates required field
	Enroll

Bill Pay Enrollment
Your enrollment has been submitted successfully. <u>Go to bill pay.</u>

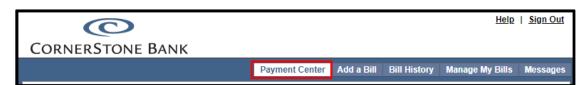
The main page appears.

Õ						He	<u>Ip   Sign Out</u>	
CORNERSTONE BANK								
		Payment Center	Ad	d a Bill	Bill History	Manage My Bil	ls Messages	
Welcome Customer Name Monday, December 11, 2023								
Payment Center								
Pay Bills			?	Bill Re	minders			
Pay From CASHIERS C				_				
Preferred Account Available Balance \$				your	bills are due. V	inders to help you Ve alert you of any	/ electronic	
Add/Manage Groups				versi	ons of your bill	s you've set up to	D.	
[-] Unassigned Billers					Set	Up Reminders		
Features Biller Name	Amount	Pay Date	_		000	<u>op rterninders</u>		
BMI NP BMI 3781 *3781	\$			Pendir	ng   Unapprov	ed		
Don's Pest Control	\$				20.1			
Excel Energy *2222	\$				have no unapp at this time.	roved payments f	or the last 45	
	\$			To vi	ew unapproved	d payments that a	e older than	
	\$					All Unapproved Pa		
	\$ \$				View All U	napproved Payme	ents	
	৯ ১							
				Recen	t Payments			
	s			You I days		any payments in	the last 45	
	\$			uays				
					Vie	w Bill History		
		Make Payment	ts					
For Online Bill Pay Customer Service, call 866-845-4781 between the hours of 6:00 a.m 12:00 a.m. Central Time, 7 days a week.								
Security & Privacy     Copyright © 2023, Cornerstone Bank. All Right	hts Reserved.				:	Terms & Conditio	ons   <u>Messages</u>	



#### Pay Bills

Under the Payment Center, select the pay from account.



CORNERSTONE BANK	O				Help   Sign Out
Welcome Customer Name Monday, December 11, 2023         Payment Center         Pay Bills         Pay From       CASHIERS C         Preferred Account         Available Balance S         Add/Manage Groups         I Unassigned Billers         Peatures Biller Name         BMI         Nords Pest Control         *3781         Dor's Pest Control         *2222         S         S         S         S         S         S         S         S         S         S         S         S         Weik 2000         Payment Center         Payment Caster         Payment Caster         Preferred Account         Add/Manage Groups         Image: Payment S         BMI         Nor's Pest Control         *3781         S         S         S         S         S         S         S         S         S         S         S					
Monday, December 11, 2023 Payment Center Pay Bills Pay From CASHIERS C Preferred Account Available Balance S Add/Manage Groups I: Unassigned Billers Peatures Biller Name Amount Pay Date BMI N= BMI 3781 S BMI			Payment Center	Ad	d a Bill Bill History Manage My Bills Messages
Pay Bills       ?         Pay From       CASHIERS C       ?         Preferred Account       Available Balance \$       You can set up reminders to help you track when your bills are due. We alert you of any electronic versions of your bills are due. We alert you of any electronic versions of your bills you've set up too.         AddManage Groups        You can set up reminders to help you track when your bills are due. We alert you of any electronic versions of your bills you've set up too.         AddManage Groups        Set Up Reminders         Features       Biller Name       Amount       Pay Date         BMI       S           Norts Pest Control       S        ???         *2222       S        ??         You have no unapproved payments for the last 45 days at this time.       To view unapproved payments that are older than this, click the View All Unapproved Payments link.         S					
Pay From       CASHIERS C       Image: Second control second contrel second control second contrel second control contr					
Preferred Account         Available Balance S         AddiManage Groups         [-] Unassigned Billers         Features Biller Name       Amount         Particle Biller Name       Amount         Particle Biller S       Set Up Reminders         Features Biller Name       Amount         Particle Biller S       Set Up Reminders         Features Biller S       Set Up Reminders         Pending   Unapproved       Image: Control 1*078         *2222       S         Set Control *0789       S         Set Control *089       S         Set Control *089       S         Set Control *089       S         Set Control *089       S         Set Control *090       S		_	(	2	Bill Reminders
Set Up Reminders         Features Biller Name       Amount       Pay Date         BMI       \$	Preferred Account Available Balance \$				your bills are due. We alert you of any electronic
Peatures     Biller Name     Amount     Pay Date       BMI NP BMI 3781 *3781     \$					
NP BMI 3781         "3781         Dor's Pest Control         "6789         Excel Energy         *2222         \$		Amount	Pay Date	_	Set Up Reminders
Dor's Pest Control       \$	NP BMI 3781	S			Pending   Unapproved
Excel Energy       \$		\$			
S       To view unapproved payments that are older than this, click the View All Unapproved Payments link.         S       Image: Solution of the second secon	Excel Energy				
S     Image: Second payments       You have not made any payments in the last 45 days.       S     Image: Second payments       View Bill History.		-			
S     Recent Payments       S     You have not made any payments in the last 45 days.       S     You have not made any payments in the last 45 days.		\$			View All Unapproved Payments
\$		s		_	
You have not made any payments in the last 45 You have not made any payments in the last 45 Uiew Bill History		s			Recent Payments
\$ View Bill History					
		\$			
			Make Deverse		TOT Districtory
			Make Payment	S	
For Online Bill Pay Customer Service, call 866-845-4781 between the hours of 6:00 a.m 12:00 a.m. Central Time, 7 days a week.		II 866-845-4781	between the hours o	of 6:0	0 a.m 12:00 a.m. Central Time, 7 days a week. <u>Terms &amp; Conditions</u>   <u>Messages</u>

Add a bill using Quick Add a Company or Person to Pay.

Add a Bill Quick Add a Company o	or Person to Pay	3
To start making payments, se	ect the type of bill you want to add, and click Continue. More about who I can pay	
Who do you want to pay?	Company Person	Continue Cancel



Add a company to pay. Enter the Biller Name.

Quick Add a Company or Person to Pay
To start making payments, select the type of bill you want to add, and click Continue. More about who I can pay
Who do you want to pay? Company
O Person Cancel
Help   Sign Ot
CornerStone Bank
Add a Bill
Quick Add a Company or Person to Pay
To start making payments, select the type of bill you want to add, and click Continue. More about who I can pay
Who do you want to pay? 💿 Company
O Person
Search
To find the company you want to add, enter the information and click Search. We'll try to find an address match for you.
to and the company you want to add, enter the information and click Search. We if it y to find an address match for you.
Biller Name As it appears on bill
If you prefer, you can <u>enter all the information for your bill</u> .
Search

Complete the following:

- Account Number
- Confirm Account Number
- Biller Address
- Biller City / State
- Biller ZIP Code
- Biller Phone Number

Click Add Bill.

# CORNERSTONE BANK

Help   Sign Out
CORNERSTONE BANK
Add a Bill
Add Additional Information
We did not find a match for Bentley LLC. Please enter the information for the company you want to pay. Your account information must be accurate to ensure that your payment is credited on time and to the correct account. This information may appear on a bill or invoice you've received. You can also <u>search for another company</u> . Asterisks (*) indicate required information.
* Biller Name Bentley LLC
Nickname What should I type?
* Account Number
* Confirm Account Number
* Biller Address 1
Where you would mail payments Biller Address 2
* Biller ZIP Code
* Biller Phone Number () (XXX)XXX-XXXX Add Bill Cancel

Add a person to pay. Click Continue.

Add a Bill Quick Add a Company or Person to Pay	9
To start making payments, select the type of bill you want to add, and click Continue. <u>More abo</u> Who do you want to pay? <u>Company</u> Person	ut who I can pay Continue Cancel

Complete the following:

- First and Last Name
- Address
- City / State
- ZIP Code
- Phone Number



Add a Bill Add a Person to Pay		3
Please enter the information for the person you want to credited on time and to the correct account. This inform		
Asterisks (*) indicate required information.		
* First and Last Name [		
Nickname ( What should I type?		
* Address 1 ( Where you would mail payments		
Address 2		
* City / State	State	~
* ZIP Code ( xxxxx-xxxx	-	
* Phone Number (xxx)xxx-xxxx	()	Add Bill Cancel

Click Add Bill.

Pay a bill from a current company or person form the Pay Bills section.

Enter the dollar amount and pay date.

Features	Biller Name		Amount	Pay Date						0		<u>p 110</u>			
	BMI NP BMI 3781	\$	10.00	12/18/2023							٦	x			
_	*3781		Add Investore		1	De	cor	nbe	- 20	<b>3</b> 2					
			Add Invoices					-cei		- 20	25				
	Don's Pest Control	s	200.00	12/18/2023		s	М	-	W	-	۲	S			
	*6789	- T		1				_	_	_	1	2			
			Add Invoices	1		3	4	5	6		8	9			
	Excel Energy	s				10	11	12		14		16			
	*2222	- (		[			18								
		\$					25	26	27	28	29	30			
		<b>S</b>				31									
		sĺ		[		2	J	anu	ary	202	4				
		- (				s	Μ	Т	W	Т	F	S			
		\$					1	2	3	4	5	6			
		s				7	8	9	10	11	12	13			
		- 1				14	15	16	17	18	19	20			
		<b>S</b>				21	22	23	24	25	26	27			
		\$				28	29	30	31						
		s													
		● [] [] Ⅲ				۵ []			Blue	dat	es a	ire a	vaila	able	ŀ
							ay's								
							.,	_			-				

Add invoices under a biller.



Payment Center	r								
Manage Invoice	e Information	1		_					?
Biller Name:	: BMI								
Total Amount:	\$ 0.00 The tota Invoice Inform		cally calculate	ed by	adding th	e amount of each in	voice.		
Invoice Number			Amount			Description		Action	
		Υοι	u have not a	dded	l any invo	ces to this bill.			
Invoice Number		Amount			Descripti	on			
	Invoice:	\$							
	Discount:	\$							
								Add Invoice Ca	incel
								Save Ca	ancel

#### **Bill Reminders**

The user sets up reminders to track when bills are due.



Select from the list of billers.

Manage My	Bills								
Add and Change Bill Options 3									
Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, receiving your bill online, and deleting the biller.									
Available optio	ons vary based on the features that th	e biller offers and the information you've already set up for your bill.							
Biller Name	Select From List 🗸 🗸								
	Select From List								
	BMI *3781	J							
	Don's Pest Control *6789								
For Online Bi	Excel Energy *2222	-4781 between the hours of 6:00 a.m 12:00 a.m. Central Time, 7 days a week.							
Security & F	K	Terms & Conditions   Messages							
Copyright © 2023		ved.							
opyright o 2020									



Manage My Bills								
Add and Change Bill Options 3								
Select a bill, and then select what you'd like to do. Options include updating biller information, setting up bill reminders or automatic payments, receiving your bill online, and deleting the biller.								
Available options vary based on the features that the biller offers and the information you've already set up for your bill.								
Biller Name Excel Energy *2222								
What would you like to do?								
<ul> <li>Add an automatic payment</li> </ul>								
<ul> <li>Set up reminders for this bill</li> </ul>								
O Update biller information								
O Delete this biller								

Select one of the following:

• Add an automatic payment

Biller Name Excel Energy 🕶 🗸		
What would you like to do?		
Add an automatic payment		
Asterisks (*) indicate required information.		
Pay From CASHIERS C 🗸		
*Payment Amount \$		
<ul> <li>All payments are the same amount</li> </ul>		
◯ The amount of the last payment should be \$		
*Send First Payment On		
*Payment Frequency Select a frequency V		
Send Payments Until O I change or cancel this payment		
○ A total of payments are sent		
O But not after		
You can also receive email about your automatic payments.		
Email address ryan.schumacher@cornerstonebanks.net		
Email me when the payment is pending		
Email me when the payment has been sent		
Email me before sending the last payment		
Save Changes Cancel		



*S	end First Payment On	
	*Payment Frequency	Select a frequency 🗸
	Send Payments Until (	Select a frequency Weekly
	(	Every 2 weeks Every 4 weeks Twice a month
Yo	ı can also receive email	Monthly Every 2 months
	Email address	Every 3 months Every 6 months Annually

• Set up reminders for this bill

Biller Name Excel Energy *2222				
What would you like to do?				
Add an automatic payment				
Set up reminders for this bill				
Reminders are a helpful way to manage your bills.				
Here's how to start receiving reminders in the Payment Center:				
<ul> <li>Type the typical due date for this bill.</li> <li>Select how often you receive this bill.</li> <li>Type the typical amount due.</li> <li>Select how far in advance of the due date you want to receive a reminder.</li> </ul>				
Asterisks (*) indicate required information.				
*Typical due date				
*Bill Received Select a frequency V				
Typical Amount Due \$				
*How far in advance of the due date you want to be reminded of Select From List  this bill				
If you'd like to receive email reminders, type your email address and select the type of reminders you want.				
*Email address ryan.schumacher@cornerstonebanks.net				
Email me to remind me my bill is due.				
Email me if not paid by the due date.				
Email me when the payment has been sent.      Save Changes Cancel				



	*Bill Received	Select a frequency 🗸	
Typics	Amount Due \$	Select a frequency	
ypica	Anount Due 3	Every 2 weeks	
ant to	be reminded of	Every 4 weeks	
	this bill	Twice a month	
		Monthly	
e vour	email address and	Every 2 months	k
		Every 3 months	
	*Email address	Every 6 months	-
	Lindi duttess	Annually	

	l	
*How far in advance of the due date you want to be reminded of		
this bill	Select From	List
	10 days	
If you'd like to receive email reminders, type your email address and		Ir
*Email address	21 days	
*Email address	28 days	n

• Update biller information

Biller Name Excel Energy *2222	<b>v</b>
What would you like to do?	
<ul> <li>Add an automatic payment</li> </ul>	
○ Set up reminders for this bill	
Opdate biller information	
Asterisks (*) indicate required information.	
*Biller/Person Name	Excel Energy
Nickname	
Category Can I add a category?	
Account Number To <u>change</u> , type the entire number	*2222
Confirm Account Number	*2222
*Address 1	2280 45th st s
Address 2	
*City	fargo
	ND - North Dakota V 58104
*Biller Phone Number xxx-xxx	701-364-9630
	Account Number — For your protection, we show only part of your account number.           Save Changes         Cancel

• Delete this biller

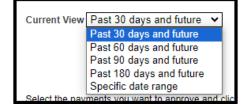




### Pending | Unapproved

This section lists the unapproved payments for the last 45 days.

		Pending   Un	approved			
		days at this To view una this, click the	time. pproved payment	ments for the last 4 is that are older that roved Payments link	n	
All Paymen	ved Payments	ients				8
To view pay payments.	ments and bills for a o	different date range, s	elect an option in Cu	rrent View. Use Additi	onal Options to searc	h for specific
Current V	iew Past 30 days ar	nd future \vee	Additional Option	elected) V Go		
Select the	payments you want to	approve and click Co	ontinue.			
Approve	Biller Name	Account	Amount	Pay Date	Initiated By	Action
		You don't have a	ny payments to appro	ove at this time.		·



#### **Recent Payments**

This section lists payments made in the last 45 days.



Recent Payments	
You have not made any payments in days.	the last 45
View Bill History	

Bill History
View Payments and Bills
All Payments   Unapproved Payments
To view payments and bills for a different date range, select an option in Current View. Use Additional Options to search for specific payments.
Current View Past 30 days and future  Additional Options Show All (selected)  For Go
There are <u>0 unapproved payments.</u>
There is no bill payment history to display. If you've made any payments using Cornerstone Bank Online Bill Pay, try selecting a different option in Current View or Additional Options.

Current View	Past 30 days and future	~
	Past 30 days and future	
	Past 60 days and future	
	Past 90 days and future	- 1
	Past 180 days and future	- 1
There are 0 una	Past 12 months and future	- 1
	Past 18 months and future	- 1
	Specific date range	
	i you vo iii	aad

## Checks & Deposits

This section allows the user to create a stop payment, positive pay reviews and deposit checks.

**Note:** Depending on user access, some options may not be available.

Home	Accounts	Payments & Transfers	Checks & Deposits

## **Stop Payments**

Create a stop payment on a check. A stop payment online can only be placed on a check and cannot be placed for checks that have already been debited from the account.



Checks & Deposits				
Stop Payments	Positive Pay	Deposit Checks		

Enter the following information:

- Account
- Create a stop payment •
  - For one check
    - Check number

	A stop payment online can only be placed on a check and cannot be placed for checks that have already been debited from the account. There will be a \$33.00 fee assessed to your account for the stop payment request.
Account *	Cash Management Test Account XXXXXX2222
Create a stop payment *	● For one check ○ For a range of checks ○ By transaction amount
Check number *	
Amount *	
Date *	i select
Payee *	
Reason *	
	* Indicates required field
	Preview Stop Payment

- For a range of checksCheck range

Create A Stop Payment	
	A stop payment online can only be placed on a check and cannot be placed for checks that have already been debited from the account. There will be a \$33.00 fee assessed to your account for the stop payment request.
Account *	Cash Management Test Account XXXXX2222
Create a stop payment *	○ For one check ● For a range of checks ○ By transaction amount
Check range *	
	Example: 101-120
Date *	BELECT
Reason *	
	* Indicates required field
	Preview Stop Payment

- By transaction amount
  - Amount



Create A Stop Payment	
	A stop payment online can only be placed on a check and cannot be placed for checks that have already been debited from the account. There will be a \$33.00 fee assessed to your account for the stop payment request.
Account *	Cash Management Test Account XXXXXX2222
Create a stop payment *	○ For one check ○ For a range of checks ⑧ By transaction amount
Amount *	
Date	1 SELECT
Payee *	
Reason *	
	* Indicates required field
	Preview Stop Payment

- Amount
- Date
- Payee (not for a range of checks option)
- Reason

Click Preview Payment.

Create A Stop Payment	
	A stop payment online can only be placed on a check and cannot be placed for checks that have already been debited from the account. There will be a \$33.00 fee assessed to your account for the stop payment request.
Account *	Cash Management Test Account XXXX
Create a stop payment *	$ullet$ For one check $\bigcirc$ For a range of checks $\bigcirc$ By transaction amount
Check number *	1404
Amount *	1.00
Date *	04/06/2022 mm select
Payee *	Cornerstone Bank
Reason *	missing check
	* Indicates required field
	Preview Stop Payment

The reference number for the stop payment displays on the next screen.

## CornerStone Bank

Create A Stop Payment		🔒 Print
Ø Your stop payment has been crea	ted successfully. Your reference number is 113022463.	
Account	Cash Management Test Account XXXXX2222	
Check number	1404	
Amount	\$1.00	
Date	Apr 06, 2022	
Payee	Cornerstone Bank	
Reason	missing check	
	Create Another Stop Payment	

On the Create a Stop Payment page, find the issued stop payments based on the account.

Issued Stop Payments						
Account	Cash Management Test Account XXXXXX		•			
	Check number	Amount	Рауее	Expires		
Show Details 🛩	1404	1.00	Cornerstone Bank	Jun 11, 2024		

Issued Stop Payments						
Account	CORNERSTONE BANK TESTING ACCOUNT XXXXX	v				
Check number	Amount	Рауее	Expires			
There are no stop payments for this account.						

## Positive Pay

This section allows the user to review items, import a file and exceptions for positive pay.

Checks & Deposits							
Stop Payments	<u>Positive Pay</u>	Deposit Checks					

#### Overview

Positive Pay Overview allows users to review items for positive pay.

**Note:** Some users do reverse check positive pay; this allows every check posted as an exception.





Items to review appear in the Item Review section.



Import a file by choosing the file and template. Click Next.

Import a File	
File Name	Choose File D csv
Template	F V
	Next

Select the issue date and click Import File.

Import a File	
Data Mapping	
Issue Date	12/12/2023 Cancel

The file uploads and exceptions listed below.

Posit	Positive Pay									
Overvie	w Review	Import a File In	mport Exceptions	Items 뵭 🤅	)					
	File DT&J.csv was successfully imported with 9 items for \$0.00. Confirmation number: 18734									
	A File DT&J csv contained 3 exceptions.									
Exc	Exceptions									
Roy	w Account	Check #	Issue Date	Amount	Payee	Reference #	Туре	Reason	Edit	Delete
1	DDA Pay Type	Check No.	12/12/2023	Amount			Issue	Invalid Account Number Invalid Item Number Invalid Amount		×

Add an Item section allows users to add a check to issue, item stop or void.

Enter the following information:

# CORNERSTONE BANK

- Account Number
- Check Number
- Date
- Amount
- Payee
- Reference Number
- Type
  - $\circ$  Issue
  - o Item Stop
  - $\circ$  Void

Account Number	C/
Check Number	
Date	
Amount	
Payee	
Reference Number	
Туре	Issue 🗸
	Add Item

Туре	Issue 🗸
	Issue
	Item Stop
	Void

Click Add Item.

Import Exceptions from file uploads appear here. Click on the File Name.

Import Exceptions			1-1	of <u>1 Files</u>
File Name	Import Date/Time	Template	Exception Count	
DT&J.csv	December 12, 2023 at 2:51 PM	F	3	

Click notepad to edit.

Positi	ve Pay									
Overview	Review	Import a File	Import Exceptions	Items 뵭	0					
File I	nport Ex	ception								
File In	formation									
File Nar	10	DT&J.csv								
		December 12, 20	23 at 2:51 PM							
Templat		F								
Excep	tions	_	_				_			
Row	Account	Check #	Issue Date	Amount	Payee	Reference #	Туре	Reason	Edit	Delete
1	DDA Pay Type	Check No.	12/12/2023	Amount			Issue	Invalid Account Number	Z	×
	type							Invalid Item Number		•
								Invalid Amount		



Edit the Change Item; select the Type. Click Save Item.

Import Exception			
Change Item			
Account	CASHIERS CHECKS TESTING POSITIVE PAYEE	~	Invalid Account
Check Number	Check No.		Invalid Item Number
Issue Date	12/12/2023		
Amount	Amount		Invalid Amount
Payee			
Reference Number			
Туре	Issue 🗸		
	Save Item Cancel		
	Type Issue 🗸		



Select the X to delete the uploaded file.

Posit	ive Pay									
Overvie	w Review	Import a File	Import Exceptions	Items 🍃	0					
File	File Import Exception									
File	Information									
File N	lame	DT&J.csv								
Impor	rt Date/Time	December 12, 202	23 at 2:51 PM							
Temp	late									
Exc	eptions									
Rov	w Account	Check #	Issue Date	Amount	Payee	Reference #	Туре	Reason	Edit	Delete
1	DDA Pay Type	Check No.	12/12/2023	Amount			Issue	Invalid Account Number	Ż	×
	iyhe							Invalid Item Number		
								Invalid Amount		

The Item Search section allows users to search for a check.

Enter the following:

- Account
- Tran Date
- Amount
- Check Number
- Status
  - o Not Reconciled
  - $\circ$  Reconciled
  - o All Items



Item Search	
Account	All
Tran Date	Through 📰
Amount	Through
Check Number	Through
Status	Not Reconciled V
	Search



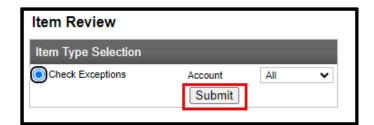
Click Search.

#### Review

The Review section allows the user to check exceptions for any or all accounts with check positive pay.



Select account and click Submit.



If there are no items to review, the following message appears.



### Import File

This section allows the user to import a file.



Positiv	e Pay				
Overview	Review	Import a File	Import Exceptions	Items	0

Choose the file and template from the drop down. Click Submit.

Item Review			
Item Type Selection			
Check Exceptions	Account	All	~
	Submit		

Enter the Issue Date and click Import File.

Import a File	
Data Mapping	
Issue Date	12/13/2023       Import File       Cancel

The Import Exceptions tab includes the exceptions once the file has processed.

### Import Exceptions

This section allows users to add a check to issue, item stop or void on a check exception.



The file uploads and exceptions listed below.

¢	File was successfully imported with 9 items for \$0.00.     Confirmation number: 18750										
	File contained 3 exceptions.  Exceptions										
Row	Account	Check #	Issue Date	Amount	Payee	Reference #	Туре	Reason	Edit	Delete	
1	DDA Pay Type	Check No.	12/13/2023	Amount			Issue	Invalid Account Number	2	×	
	iype Invalid Item Number										
								Invalid Amount			

Enter the following information:

Account Number



- Check Number
- Date
- Amount
- Payee
- Reference Number
- Type
  - o **Issue**
  - o Item Stop
  - $\circ$  Void

Note: Not all customers use Payee validation.

Import Excep	tion		
Change Item			
Account	C/	~	Invalid Account
Check Number	Check No.		Invalid Item Number
Issue Date	12/13/2023		
Amount	Amount		Invalid Amount
Payee		]	
Reference Number	r		
Туре	Issue 🗸		
	Save Item Cancel		
_			
т	ype Iss	ue	~
	Iss		
	Voi	n Stop d	

Click Save Item or Cancel.

Once exceptions are fixed, the following screen appears.



#### Items

This section allows users to review positive pay items.



Enter the following information:

# CORNERSTONE BANK

- Account
- Issue Date
- Amount
- Check Number
- Status
  - o Not Reconciled
  - Reconciled
  - o All Items

Ρ	ositiv	e Pay							
•	Overview	Review	Import a File	Import Exceptions	Items	0			
	Positiv	ve Paym	ent Items						
	Item Se	arch						e.	Add Items
	Account			All			~		
	Issue Dat	te			Throug	gh			
	Amount				Thre	bugh			
	Check Nu	umber			Thre	bugh			
	Status			Not Reconciled ${\color{black}\checkmark}$					
				Search Items					



Click Search Items.

The Items List appears.

Positive Payme	ent Items								
Item Search					Add Items	3			
Account	All			~					
Issue Date		12/12/2023 🕅 TI	hrough 12/13/2	2023 💷					
Amount			Through						
Check Number			Through						
Status	All Iter	ns 🗸							
	Sear	ch Items							
Items List									1 - 1 of 1 I
Account	Check Number	Issue Date	Amount	Payee	Reference #	Туре	Status	Edit	Delete
C	123	12/13/2023	\$1.00			Void	Not Reconciled	2	×
P									

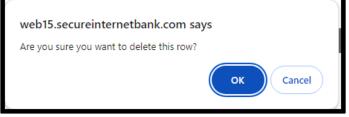
Click Edit to change the item. Click Submit or Cancel.



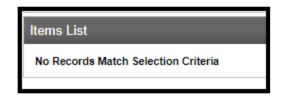
Edit Positive Payn	nent items
Edit Item	
Account	C
Check Number	123
Issue Date	12/13/2023
Amount	1.00
Payee	
Reference Number	
Issue Type	Void V Save Item Cancel

Select the X to delete the uploaded item.

Positive Paym	ent Items								
Item Search					R. Add Ite	ims			
Account	All			~					
Issue Date		12/12/2023 📰 TI	nrough 12/13/2	2023 🖾					
Amount			Through						
Check Number			Through						
Status	All Iter	ns 🗸							
	Sear	ch Items							
Items List									1 - 1 of 1 Items
Account	Check Number	Issue Date	Amount	Payee	Reference #	Туре	Status	Edit	Delete
C	123	12/13/2023	\$1.00			Void	Not Reconciled	2	×
P									
	-							~	

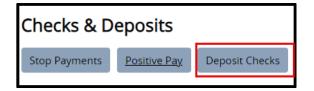


Click Ok. There are now no more records matching the selection criteria.



## Deposit Checks

Cornerstone Bank calls this Remote Deposit. This section allows users to deposit checks online using a check scanner.





Note: Insert checks facing to the right of the feeder.

A new webpage opens. Click Create Deposit.

CORNERSTONE BANK		Switch To: Classic View
	Experts. Right there across the table.	Welcome, JESSICA BENTLEY
Home		User Audit Help Logout
<b>«</b>	View Deposits View Items Reports	
Create Deposit	Pending Deposits O All Deposits     Rows per page: 10	
Start a new deposit by clicking the Create Deposit button below, enter specifics on your deposit, then click Continue.	Search 🔻	
	Deposit ID Account # Account Name Work Type Processing Date Status Deposit Total (\$) Actions	
Create Deposit		
Messages 🔺		
	No deposits to display     4   4   Page   1   4   4   4   4   4   4   4   4   4	

Enter in deposit amount and select account. Click Continue.

Crea	ate Deposit		Х
			* Required Fields
	Deposit Amount* :	1.00	
	Select Account*:	$\frown$	
	Store Number:		
			Continue

Click Scan.

Home						
	<u>«</u>	Item # 🔺		Check #	Error	Amount Actions
Deposit ID: Account #: Account Name: More Details Export As •	225737412 C Delete Deposit					
Messages						
		No of Items:0	Error:0	Deposit Total:\$1.00	Difference:-\$1.00	Checks Total:\$0.00
		Scan 🗸 De	tect Double-Feed			Correct All Errors Save Deposit



Click Submit Deposit.

Home											
	×.		ltem #		Check #	1	Error		Amount	Actions	
Deposit ID: Account # Account Name:	230512607 Cash Management Test Account		0886697		1404		Front E	lack	1.00	Û	
More Details Export As -	Delete Deposit		Cornerati Commercial F 2280 45th St Fargo, ND 58	one Bank Rembursable Exper 5 1104 15	naes	DAT	140 77-71/91				
Messages	•		CORNERS INFRANC	CONE BANK	5	1404	5 1.00 Dollars (0)	•			
			AUX/Serial		WAUX/FLD4	Account	Check	Amount			
			Press enter to upo	091300719 Iste field		500013990	1404	1.00			
		No of	illems.1	Error:(	Deposit	Total \$1.00	Difference:	S0.00	Checks Total:\$1.0	0	
			Scan 🗸	Detect Double	-Feed			Correct All Errors to Submit Deposit	Submit Deposit S	ave Depo	sit

The system verifies the balance.

Verify Balance					X
Iransaction is Balanced Deposit Data					
Deposit Total: 1.00	Check Total:	\$1.00	Difference:	\$0.00	
Deposit Total: 1.00 Item Count: 1 Add Memo (Optional)	Items In Deposit:	1	Difference:	0	
Add Memo (Optional)					
256/256					
				Submit Dep	osit

The deposit appears in the Search Box – pending review.



Home										
	V	iew Deposits	View Iter	ns Reports						
Create Deposit	• F	Pending Deposits	O All Dep	osits				Rows per page	: 10	¥
Start a new deposit by clicking the Create Deposit button below, enter specifics on your deposit, then click Continue.	Se	arch							_	Ŧ
		Deposit ID	Account #	Account Name	Work Type	Processing Date	Status	Deposit Total (\$)	Actions	
Create Deposit		230512607		Cash Management Test Account	38	2024-01-25	PENDING REVIEW	1.00	≣ ⊑	П
Messages 🔺										- 1
****										
						Displavi	no 1 - 1 of f	4 Page 1 of 1	I b b	
						Chightigh				

Alternatively, click Save Deposit to suspend the deposit.

	**	ltem #		Check #		Error		Amount	Actions
eposit ID: 230512607 ccount # Cash Management Test Acco	unt	9 0886697	053	1404		Front	Back	1.00	Ú
kport As Delete Deposit		Cormercal Commercal 2280 454 51 Pargo, ND 55 701-364-065	on <b>e Bank</b> temborable Exper 5 104 5	nsee ]-	DAR	140			
		CORNERC INFRANCE	tone BANK	MAUX/FLD4	Account	DOLLAIS (D)	Amount		
		AOV/Schat	R1	WAUAFLD4	Account		Amount		
		-	001300710		500013000	1404	1.00		
		Press enter to up	091300719 ste field		500013990	1404	1.00		

Home									
	Vi	ew Deposits	View Iter	ns Reports					
Create Deposit	OP	anding Deposits	<ul> <li>All Dep</li> </ul>	osits				Rows per page	: 10 ¥
Start a new deposit by clicking the Create Deposit button below, enter specifics on your deposit, then click Continue.	Sea	irch							
	13	Deposit ID	Account #	Account Name	Work Type	Processing Date	Status	Deposit Total (\$)	Actions
Create Deposit		230513115	3	CORNERSTO BANK TESTING ACCOUNT	38	2024-01-25	SUSPENDED	0.00	2 3
Messages 🔺	E	230512607	_	Cash Management Test Account	38	2024-01-25	SUBMITTED	1.00	2
					1				
						Display	ing 1 - 2 of 2     4	4 Page 1 of 1	
J									



Click on the right square to view the deposit.

Rows per page	e 10 Y
eposit Total (\$) 0.00	Actions View Deposit
1.00	B C3

Once the deposit shows as submitted when the pending review is complete.

Home										
	<u>s</u> v	/iew Deposits	View Iten	ms Reports						
Create Deposit	OF	O Pending Deposits I All Deposits Rows per page: 10 v								
Start a new deposit by clicking the Create Deposit button below, enter specifics on your deposit, then click Continue.	Se	Search 🗸								
		Deposit ID	Account #	Account Name	Work Type	Processing Date	Status	Deposit Total (\$)	Actions	
Create Deposit		230513115	3	CORNERSTO BANK TESTING ACCOUNT	38	2024-01-25	SUSPENDED	0.00		
Messages 🔺		230512607	_	Cash Management Test Account	38	3 2024-01-25	SUBMITTED	1.00		
	_				I.					
						Display	ing 1 - 2 of 2   🔤	I Page 1 of 1		

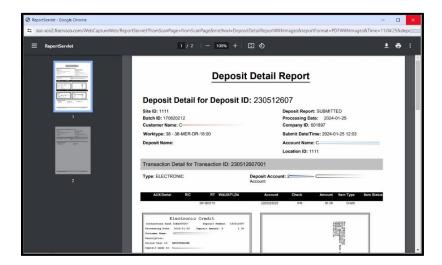
Once the scan completes, the user can export a report.

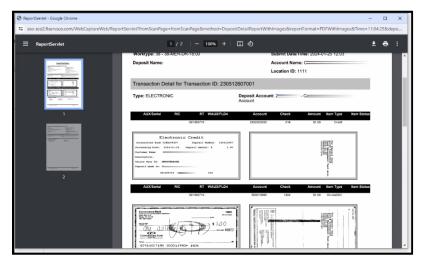
Options include:

- PDF
- CSV
- PDF with Images
- Extract with Images



Home			
			«
Deposit ID: Account #:	225737	412	
Account Name: More Details			
Export As 👻	Delet	e Deposit	
🔎 Pdf			
🖾 CSV			-
🥦 Pdf with Im	ages		
👘 Extract Ima	ges		
	-		





**Note:** Cornerstone Bank recommends customers save the checks for 60 days and then shred them according to how the business disposes of secure documents.



If you have any questions or need assistance with Business Online Banking, contact our Cash Management Sales team at 888-297-2100 or online at <u>https://www.cornerstonebanks.net/contact/</u>.

**Cornerstone Bank Cash Management Team**