



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.

Table of Contents

- Log In 2
- Home Page 3
- Accounts Page 8
 - Summary 8
 - Documents 10
 - Download Transactions 11
 - Search Account Transactions 13
 - Check Viewer 15
 - Multi Account Download Transactions 16
- Payments & Transfers 18
 - Internal Transfer 18
 - Automated Clearing House 22
 - New Payment 22
 - New Collection 33
 - Import File 43
 - Edit Template 53
 - Delete Template 54
 - File Import Templates 55
 - Search Templates 57
 - Repeat 59
 - Reversal 64
- Wire Transfer 70
 - Inquire Wire Transfer 70
 - Change Wire Transfer 71
 - New Wire Transfer 72
 - New Wire Transfer Using Existing Transfer 87
 - Delete Wire Transfer 88



Review Wire Transfer 89

Import Wire Transfer..... 90

Import Wire Using Template 90

Wire Transfer Template 91

Foreign Exchange Contract 91

Multiple Wire Transfer Using Template 92

Bill Pay 92

 Pay Bills 94

 Bill Reminders..... 98

 Pending | Unapproved 102

 Recent Payments 102

Checks & Deposits..... 103

 Stop Payments 103

 Positive Pay..... 106

 Overview 106

 Review 110

 Import File 110

 Import Exceptions 111

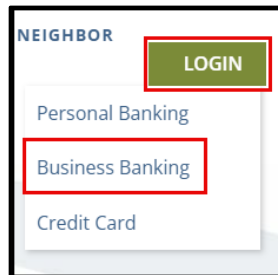
 Items 112

 Deposit Checks 114

Log In

Access the Business Online Banking website - <https://www.cornerstone.bank/>.

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 HIDE


Password

Remember my username

Log In

Forgot password or PIN? [Token lost or damaged?](#)

The system displays the Home Page.



Welcome, CUSTOMER NAME
Last log in: Nov 22, 2023

[Bank Website](#) [Tutorial](#) [Alerts](#) [Profile](#) [Log Out](#)

Home
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 & Transfers
Checks & Deposits

Alerts

[Stay Alert](#)
Know about changes to your finances and online security. Choose when and what alerts you get by email or text message.

[Enroll](#)

Accounts

[Edit Accounts](#) [Print](#)

Account Name	Available balance	Recent
CASHERS CHECKS TESTING POSITIVE PAYEE XXXXXX	\$	Recent
Cash Management Test Account XXXXXXXX	\$	Recent
CORNERSTONE BANK TESTING ACCOUNT XXXXXXXX	\$	Recent

Positive Pay

[Positive Pay](#) [Current Day Exceptions](#)

Payments & Transfers

[Review \(0\)](#) [Hide](#)

Wire

Description	Reason	Amount
There are no transfers requiring review.		

Pay Or Transfer


- [Internal](#) [Show](#)
- [ACH](#) [Show](#)
- [ACH Import](#) [Show](#)
- [Wire](#) [Show](#)
- [Wire Import](#) [Show](#)
- [Bill Pay](#) [Show](#)

Checks & Deposits

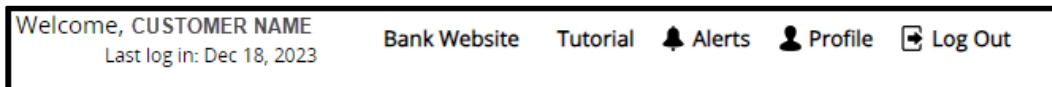
[Go To Positive Pay](#)

Quick Launch

- [Business Credit Cards](#)
- [Personal Credit Cards](#)
- [Merchant Services](#)



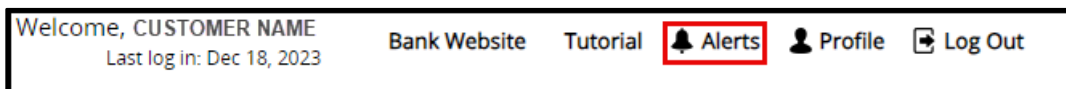
This toolbar is in the upper right hand corner of the Home Page.



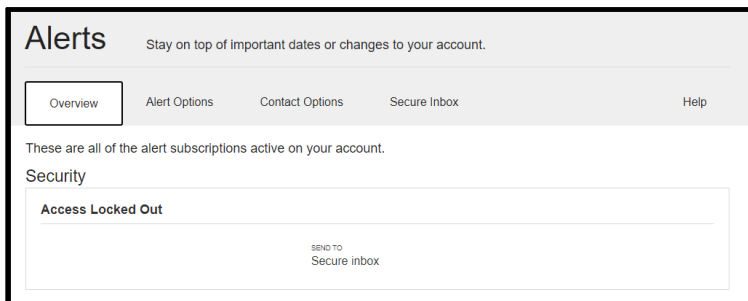
Click on the Bank Website to open another tab of Cornerstone Bank’s website.



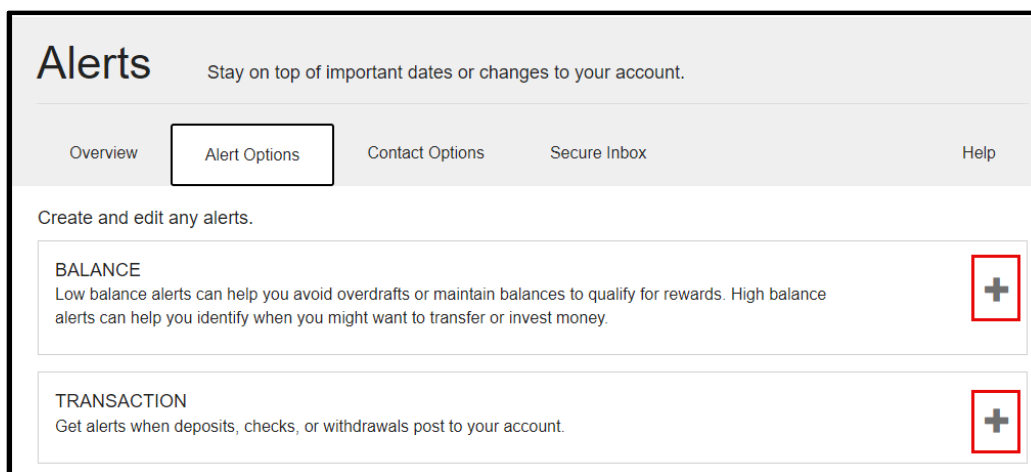
Click on Alerts for important dates or changes to the user’s account.



The Overview shows all the alert subscriptions.



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





CORNERSTONE BANK

Create and edit any alerts.

BALANCE
Low balance alerts can help you avoid overdrafts or maintain balances to qualify for rewards. High balance alerts can help you identify when you might want to transfer or invest money.

Low Balance High Balance Current Balance

TRANSACTION
Get alerts when deposits, checks, or withdrawals 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 contact options for alerts.

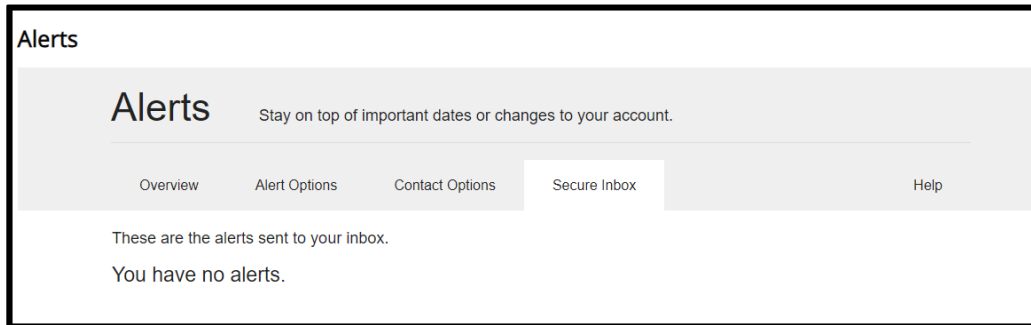
Time Zone
Central Time (US & Canada)

EMAIL
JESSICA.BENTLEY@CORNERSTONEB Delete
Not Activated Send Activation Code
Add Email

Do Not Disturb
Set Up

TEXT MESSAGE
Add Mobile
Do Not Disturb
Set Up

The Secure Inbox allows the user to view alerts.



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



Real Time Alerts User Interface

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.

[Alert Options](#)

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 Fiserv, 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](#)

Profile

PIN	Edit
Token	View
Email	JESSICA.BENTLEY@CORNERSTONEBANKS.NET

To change a PIN, click Edit.

Profile

PIN	Edit
Token	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 banking 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 *	<input type="text"/>
New PIN *	<input type="text"/>
Confirm new PIN *	<input type="text"/>

* 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.

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

Token

Device nickname	Type	Activated	Last used	
Jessica's iPhone	iOS	Nov 22, 2023	Nov 22, 2023	<input type="button" value="Edit"/> <input type="button" value="Delete"/>

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

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

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](#)
[Profile](#)

Logged Out

You Have Successfully Logged Out.

[Return to home page or log in again.](#)

Accounts Page

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



CORNERSTONE BANK
 Welcome, JB
Last

[Home](#)

[Payments & Transfers](#)
[Checks & Deposits](#)

Summary

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

Accounts

[Summary](#) [Download Transactions](#)

Assets [Print](#)

Account Name	Current balance	Available balance
Cash Management Test Account XXXXXX	\$	\$
CASHIERS CHECKS TESTING POSITIVE PAYEE XXX	\$	\$
CORNERSTONE BANK TESTING ACCOUNT XXXXX	\$	\$
Total	\$	\$

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

Accounts

[Summary](#) [Download Transactions](#)

Assets

Cash Management Test Account XXXXXX	Hand cursor
CASHIERS CHECKS TESTING POSITIVE PAYEE XXXX	
CORNERSTONE BANK TESTING ACCOUNT XXXXX	

This displays on the Details tab.

Cash Management Test Account - XXXXX

[Details](#) [Documents](#) [Download](#)

Account Information [Print](#)

Balance		Activity	
Previous day transactions (-\$0.00 / +\$0.00)	\$0.00	Last deposit (Feb 01, 2023)	\$33.00
Current balance	\$	Last check (Jan 31, 2023)	\$33.00
Holds	\$0.00	Last overdrawn	Jan 31, 2023
Pending transactions (-\$0.00 / +\$0.00)	\$0.00	Interest	
Other transfers	\$0.00	Last interest payment	\$0.00
Available balance	\$		
Line of credit	\$0.00		
Total funds available	\$		

Transactions [Print](#)

○ Pending ● Posted Total debits: -714.54 (72) Total credits: +734.33 (49)

Date	Description	Debit	Credit	Balance
Feb 01, 2023	WAIVE 1/31 STOP PAY FEE		33.00	
Jan 31, 2023	STOP PAYMENT CHARGE 1	33.00		
Apr 12, 2022	RETURNED DEPOSIT ITEMS	1.00		
Apr 08, 2022	RETURNED CHECK# 1404, MISSING SIGNATURE(S)		1.00	
Apr 06, 2022	MOBILE DEPOSIT		1.00	
Apr 06, 2022	Check #1404	1.00		
Feb 03, 2022	111573763 PREMIERECORP TRANSFER FROM 500 ON 2/03/22 AT 11:57		1.00	

Search Transactions

Activity: All transactions

Type: All


Amount:

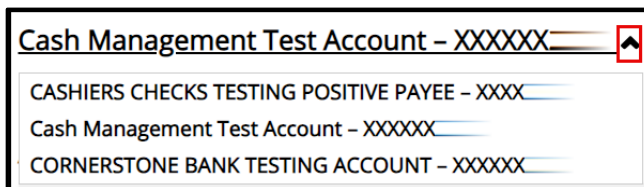
Example: 40 or 10.00-50.00

Check number:

Example: 101 or 101-120

* Indicates required field

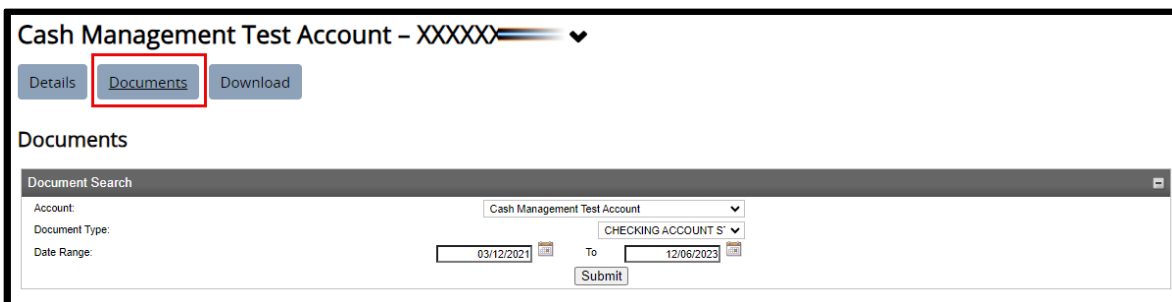
Click on  to toggle between accounts.



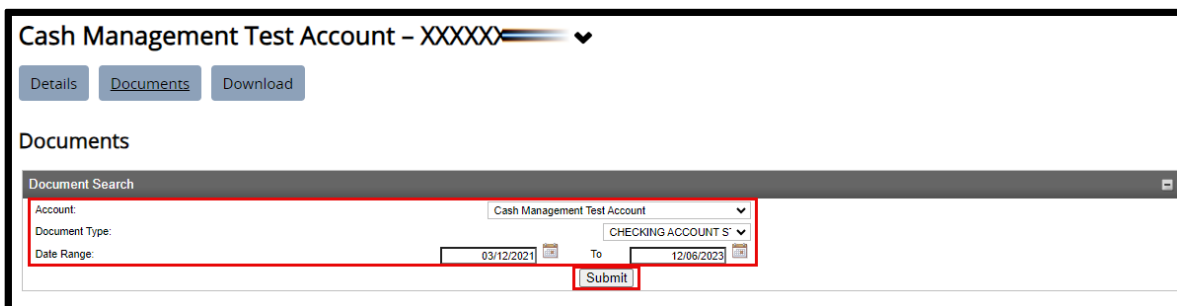
Documents

To view account statements or archived statements, select Documents.

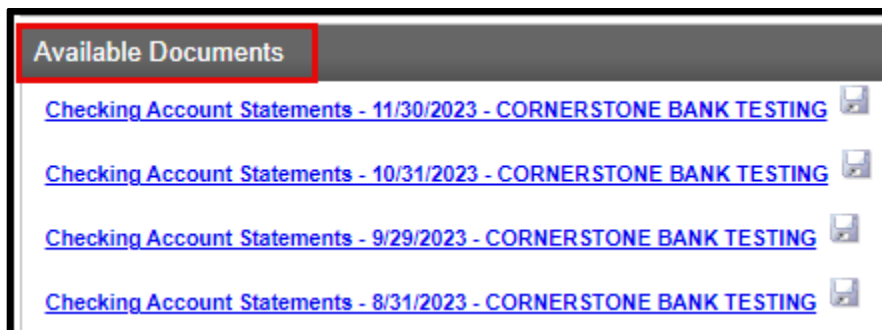
Note: This is under a specific account; however, the user can search all account documents.



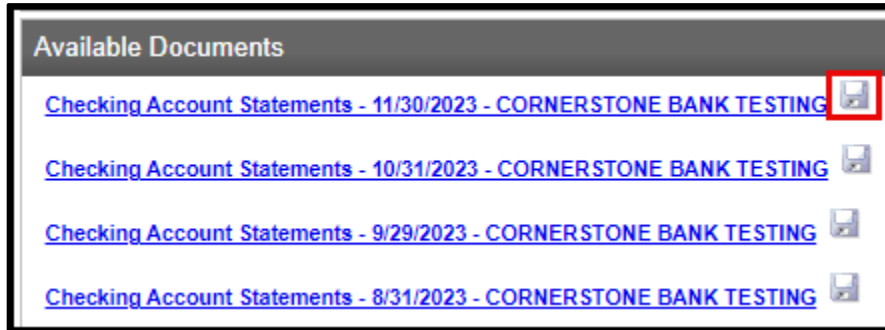
Enter the account, document type and date range. Click Submit.



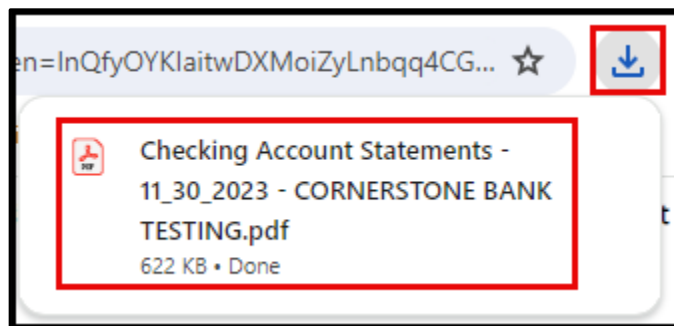
The list of Available Documents displays.



Click the Disk to save the file to another directory.

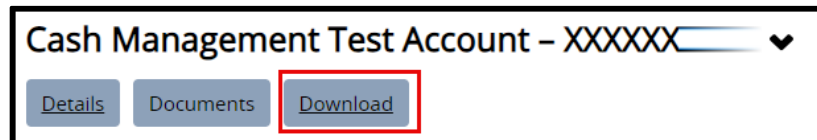


The file downloads as a pdf.



Download Transactions

Download transactions on the account level.



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 *

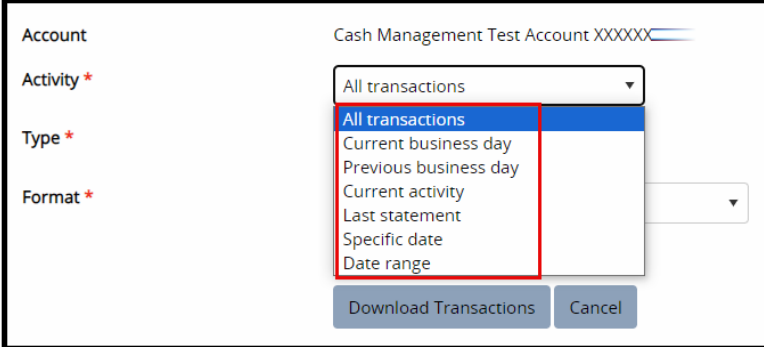
Type *

Format *

* Indicates required field

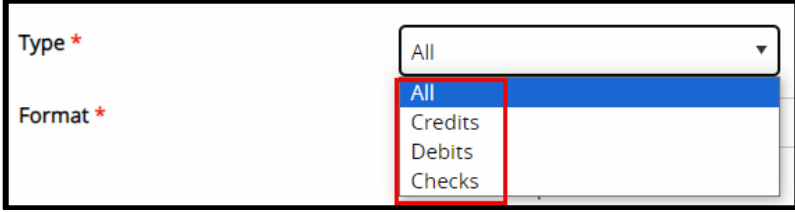
Select Activity from the drop down.

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



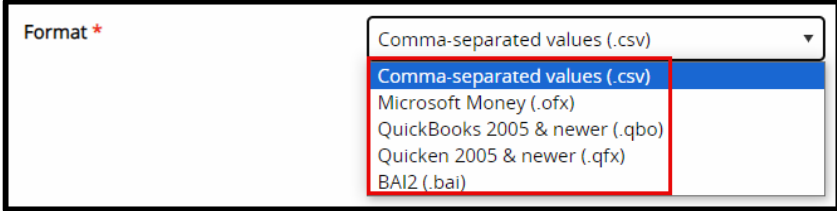
Select Type from the drop down.

- All
- Credits
- Debits
- Checks

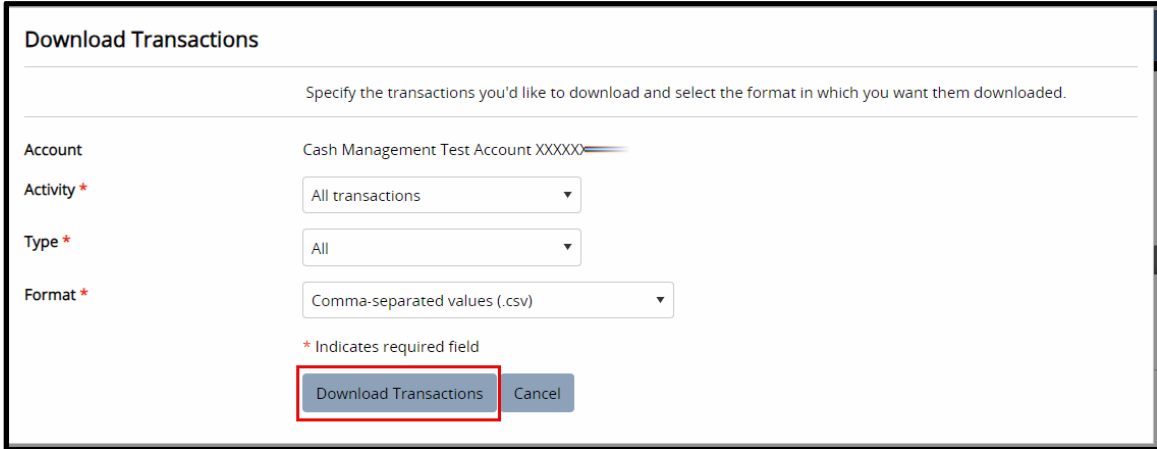


Select Format from the drop down.

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



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

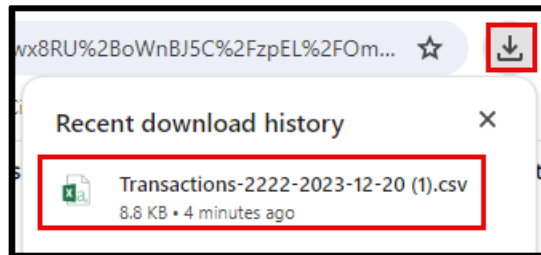
Type * All

Format * Comma-separated values (.csv)

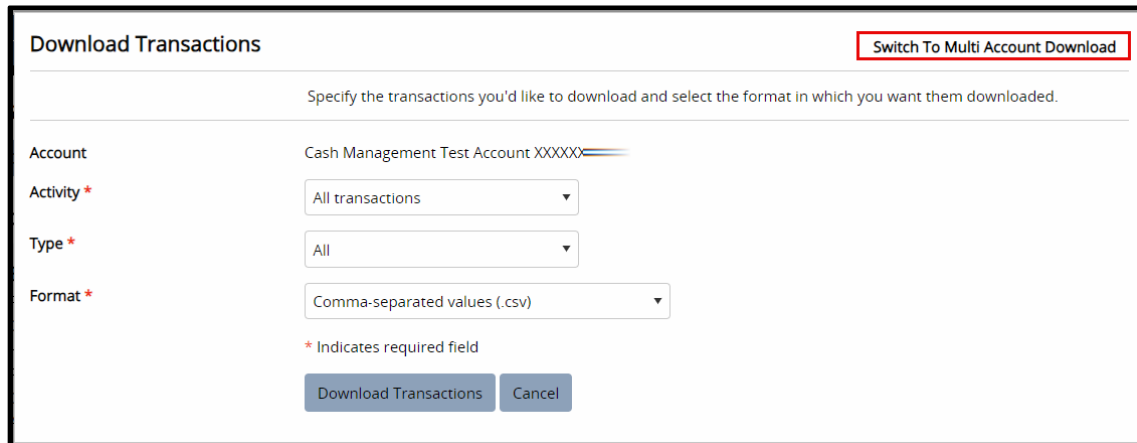
* Indicates required field

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 XXXXX

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 Transactions

Activity *
All transactions ▼

Type *
All ▼

Amount

Example: 40 or 10.00-50.00

Check number

Example: 101 or 101-120

* Indicates required field

Select Activity from the drop down.

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

Activity *

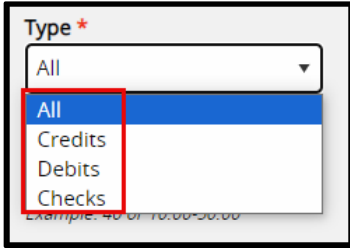
All transactions ▼

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

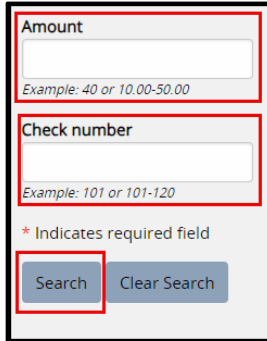
Example: 40 or 10.00-50.00

Select Type from the drop down.

- All
- Credits
- Debits
- Checks



Enter the amount and check number. Click Search.

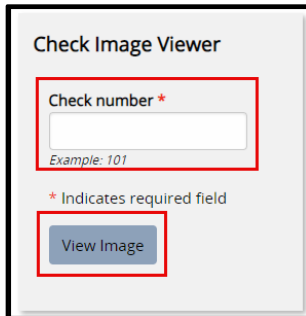


The transactions display on the left hand side of the page.

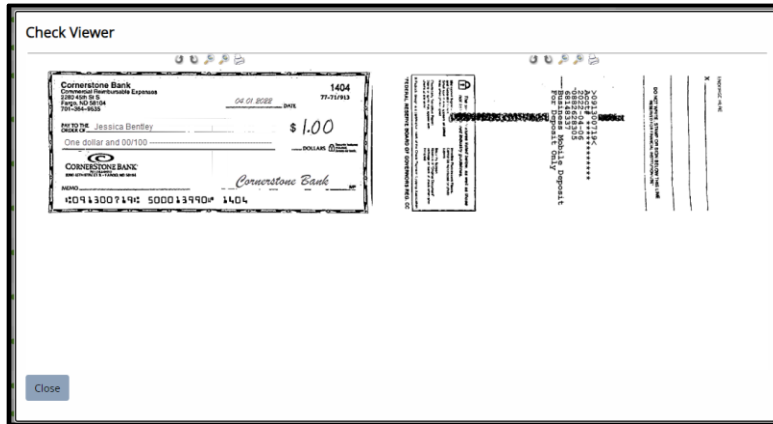
Transactions				Total debits: -		Total credits: +	
Date	Description	Debit	Credit	Balance			
Feb 01, 2023	WAIVE 1/31 STOP PAY FEE		33.00				
Jan 31, 2023	STOP PAYMENT CHARGE 1		33.00				
Apr 12, 2022	RETURNED DEPOSIT ITEMS	1.00					
Apr 08, 2022	RETURNED CHECK# 1404, MISSING SIGNATURE(S)		1.00				
Apr 06, 2022	MOBILE DEPOSIT		1.00				
Apr 06, 2022	Check #1404		1.00				
Feb 03, 2022	111573763		1.00				
Jan 26, 2022	110990092		1.00				
Jan 26, 2022	110990266		3.00				

Check Viewer

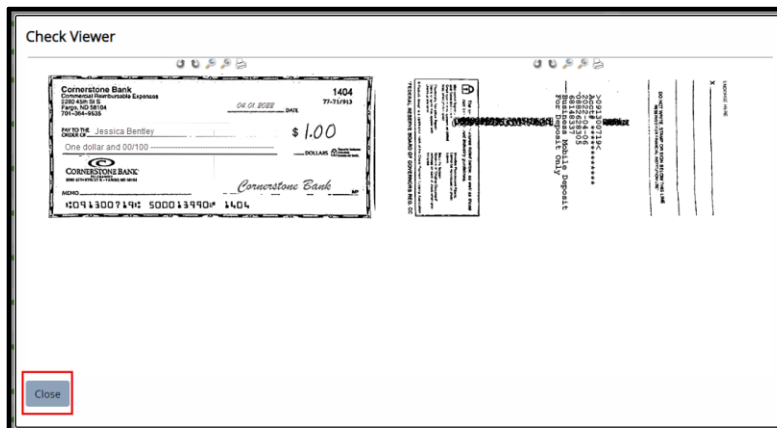
To use Check Image Viewer, enter the check number and click view image.



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



Click Close.



Multi Account Download Transactions

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

Accounts

Summary **Download Transactions**

Download Transactions

Activity *

Type *

Format *

Select Accounts

<input type="checkbox"/>	Nickname	Type	Number
<input type="checkbox"/>	Cash Management Test Account	Checking	XXXXX
<input type="checkbox"/>	CASHIERS CHECKS TESTING POSITIVE PAYEE	Checking	XXXX
<input type="checkbox"/>	CORNERSTONE BANK TESTING ACCOUNT	Checking	XXXXXX

* Indicates required field



Select the Activity from the drop down.

- All transactions
- Specific date
- Date range.

A screenshot of a web form showing a dropdown menu for 'Activity *'. The dropdown is open, displaying three options: 'All transactions' (highlighted in blue), 'Specific date', and 'Date range'. A red box highlights the entire dropdown menu area.

Select the Type from the drop down.

- All
- Credits
- Debits
- Checks

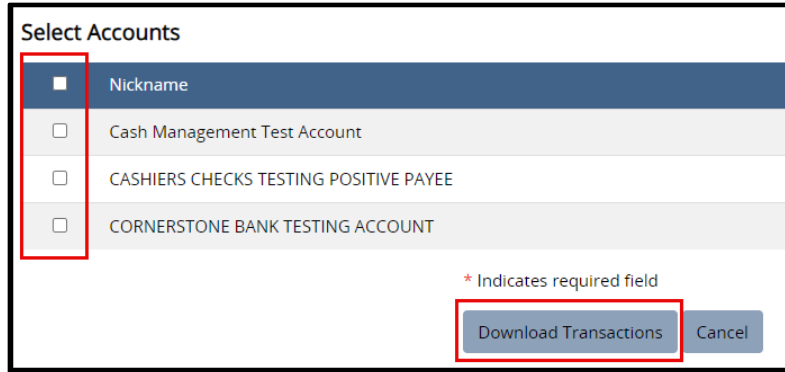
A screenshot of a web form showing a dropdown menu for 'Type *'. The dropdown is open, displaying four options: 'All' (highlighted in blue), 'Credits', 'Debits', and 'Checks'. A red box highlights the dropdown menu area.

Select the Format from the drop down.

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

A screenshot of a web form showing a dropdown menu for 'Format *'. The dropdown is open, displaying five options: 'Comma-separated values (.csv)' (highlighted in blue), 'Microsoft Money (.ofx)', 'QuickBooks 2005 & newer (.qbo)', 'Quicken 2005 & newer (.qfx)', and 'BAI2 (.bai)'. A red box highlights the dropdown menu area. Below the dropdown, there is a section titled 'Select Accounts' with a checkbox and the label 'Nickname'.

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

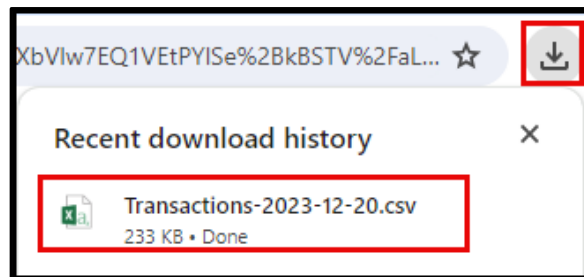
* Indicates required field

Download Transactions Cancel

Transactions downloaded successfully message appears.



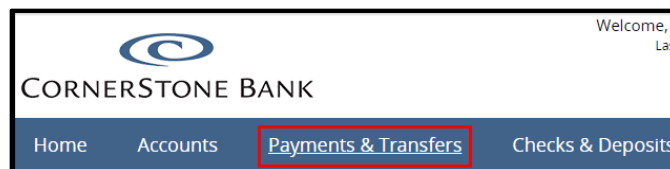
The file downloads into the format the user selected.



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 & Transfers

Internal ACH Wire Bill Pay

Create A Transfer

Complete the following to transfer funds between accounts at this institution.

From account *
Available balance: \$

To account *
Available balance: \$

Date * Repeat...

Amount *

Description

* Indicates required field

Issued Transfers

From	To	Amount	Date	Frequency	Status	Description
There are no issued transfers.						

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 funds between accounts at this institution.

From account *
Available balance: \$

To account *
Available balance: \$

Date * Repeat...

Amount *

Description

* Indicates required field

Issued Transfers

From	To	Amount	Date	Frequency	Status	Description
There are no issued transfers.						

Enter the date or click on Select.

Date * Repeat...

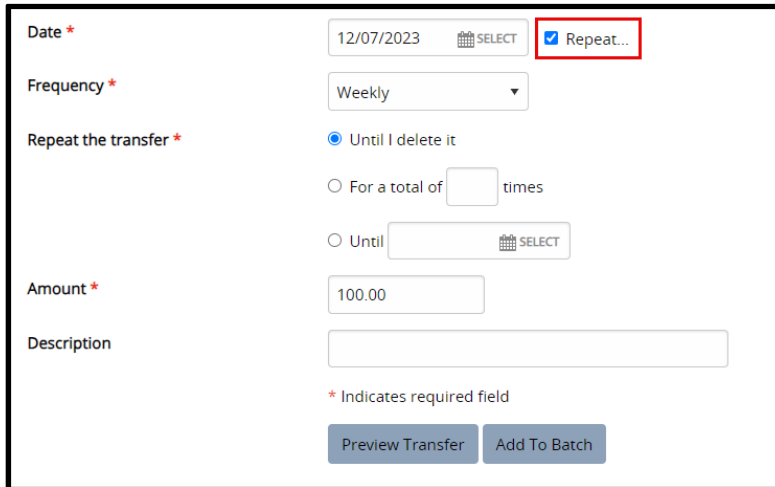
Amount *

Description

Issued Transfers

From	To	Amount	Date	Frequency	Status	Description
There are no issued transfers.						

Click Repeat to set up a reoccurring transfer.



The screenshot shows a form with the following fields and options:

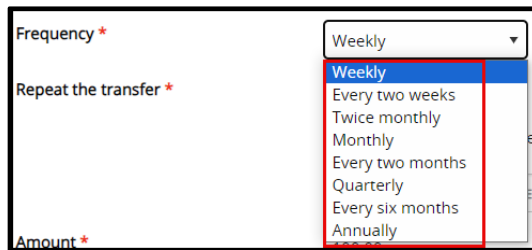
- Date ***: 12/07/2023 (with a calendar icon and a 'SELECT' button)
- Repeat... checkbox**: Checked and highlighted with a red box.
- Frequency ***: Weekly (dropdown menu)
- Repeat the transfer ***:
 - Until I delete it
 - For a total of times
 - Until (with a calendar icon and a 'SELECT' button)
- Amount ***: 100.00
- Description**: (empty text field)

* Indicates required field

Buttons: 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

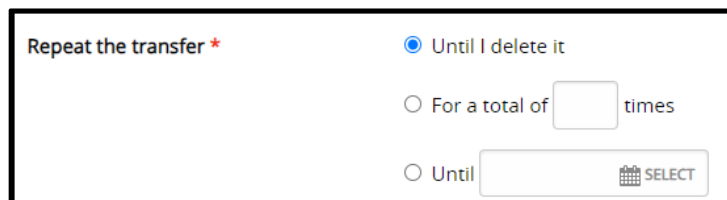


The screenshot shows the 'Frequency *' dropdown menu open. The options are:

- Weekly (highlighted in blue and red)
- 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)



The screenshot shows the 'Repeat the transfer *' section with the following options:

- Until I delete it
- For a total of times
- Until (with a calendar icon and a 'SELECT' button)

CASHIERS CHECKS TESTING POSITIVE PAYEE XXXX001

Available balance: \$

Cash Management Test Account XXXXX


Available balance: \$

12/07/2023

Weekly

Until

For a

Until 12/28/2023  SELECT

December 2023						
Su	Mo	Tu	We	Th	Fr	Sa
26	27	28	29	30	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	1	2	3	4	5	6

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 institution.

From account * CASHIERS CHECKS TESTING POSITIVE PAYEE XXXX001
Available balance: \$

To account * Cash Management Test Account XXXXX
Available balance: \$

Date * 12/7/2023  SELECT Repeat...

Amount *

Description

* Indicates required field

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	

The user can edit or cancel the 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	

Automated Clearing House

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

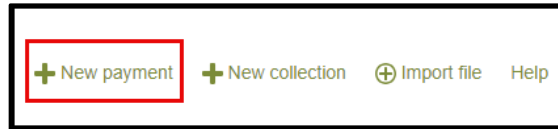
Users do not need access to view accounts to process ACH files.

Payments & Transfers

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.

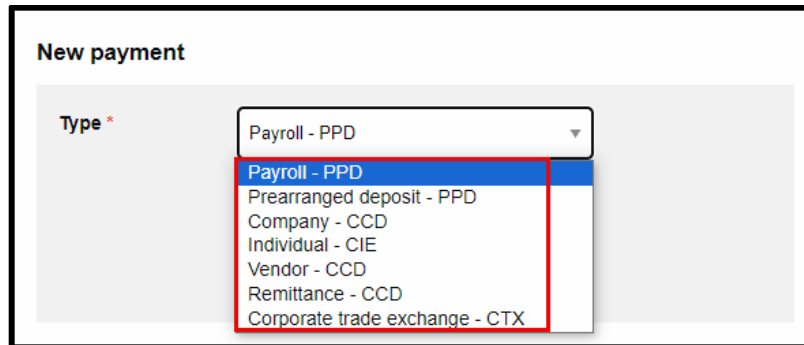
New Payment

Under the Activity tab, create a new payment.



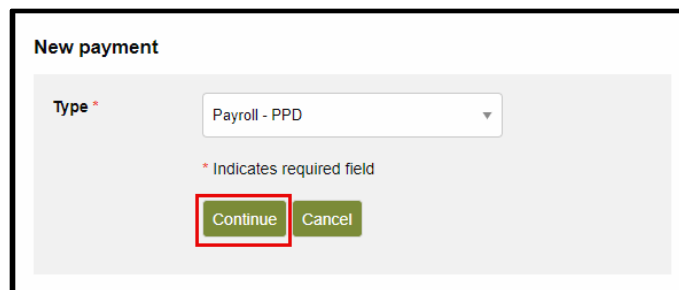
Select the Type from the drop down.

- 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)



Note: These options depend on user access.

Click Continue.



The New ACH screen appears.

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.

Complete the Pay From section.

The screenshot shows the 'Pay from' section of a banking interface. At the top right, it displays 'Total batch withdrawal (0 items) \$0.00'. Below this, there are buttons for 'Pay all' and 'Pay'. The main area contains a 'Pay/Hold' dropdown, an 'Account' dropdown menu with the text 'Select an account', and an 'Amount' input field with a clear 'X' button. At the bottom left, there is a '+ Add another pay from' button.

Select the account from the drop down.

This screenshot shows the 'Pay from' interface with the 'Account' dropdown menu open. The menu lists 'Select an account' and 'Cash Management Test Account'. The 'Cash Management Test Account' option is highlighted in blue. A red box highlights the dropdown menu area.

Alternatively, add another pay from line.

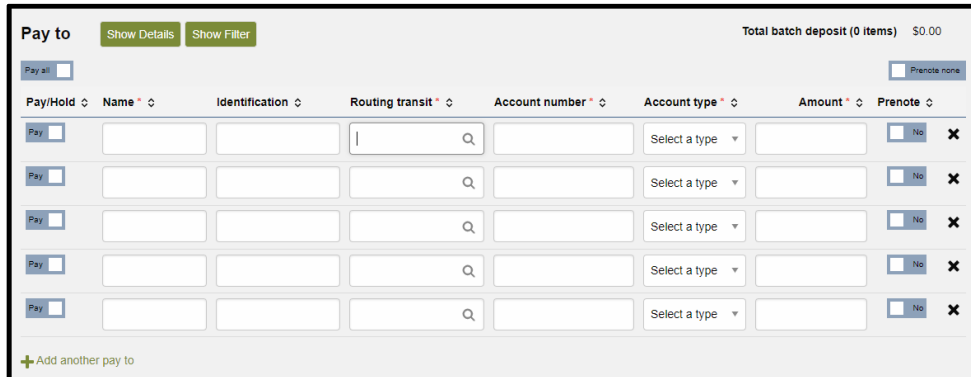
This screenshot shows the 'Pay from' interface with the '+ Add another pay from' button highlighted by a red box. The rest of the interface is identical to the previous screenshot.

This screenshot shows the 'Pay from' interface after clicking '+ Add another pay from'. There are now two pay lines. The first line has 'Cash Management Test Account' selected. The second line is highlighted with a red box and also has 'Select an account' in the dropdown menu.

Click on the X to remove the additional line.

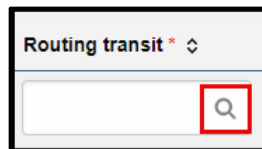
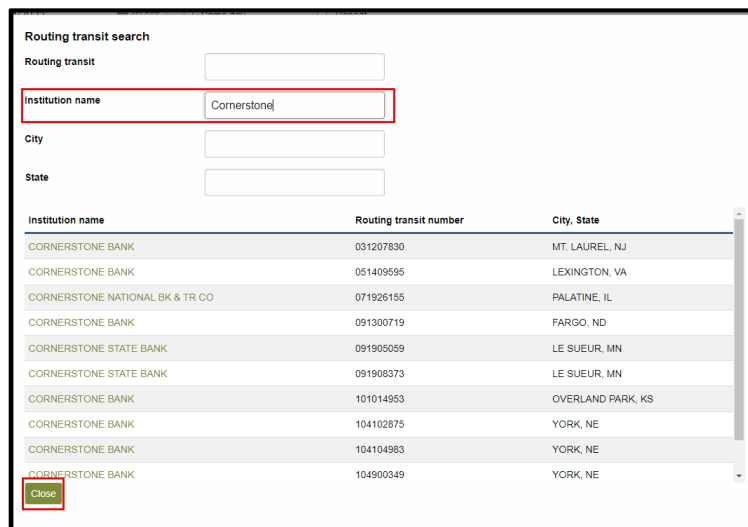
This screenshot shows the 'Pay from' interface with the 'X' button on the second pay line highlighted by a red box. The first pay line now shows 'Cash Management Test Account' in the account dropdown.

Complete the Pay To section.



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

Institution name	Routing transit number	City, State
CORNERSTONE BANK	031207830	MT. LAUREL, NJ
CORNERSTONE BANK	051409595	LEXINGTON, VA
CORNERSTONE NATIONAL BK & TR CO	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 batch withdrawal (1 item) \$100.00

Prenote none

Account number * Amount * Prenote * No

Prenote none

Account number * Account type * Amount * Prenote * Yes

Prenote none

Prenotes should be originated at least three business days prior to effective date.

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

Select Complete ACH.

* Indicates required field

Note: The deposit and withdrawal amounts must be equal.

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

* Indicates required field

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

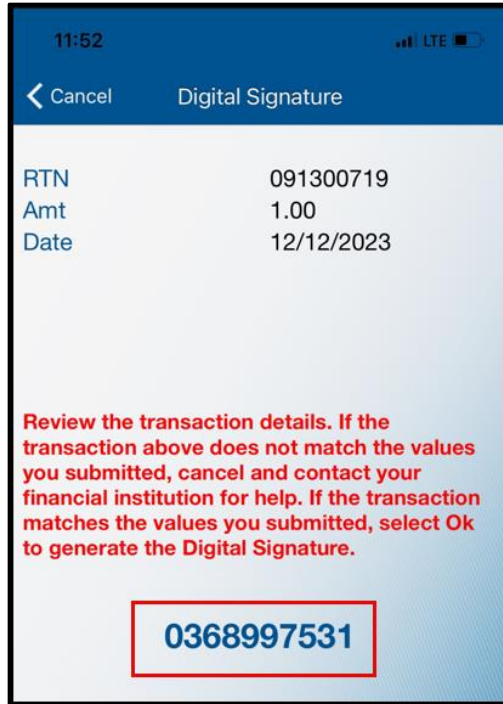
Complete challenge Cancel

[Can't scan the image?](#)

12:25 📶 100

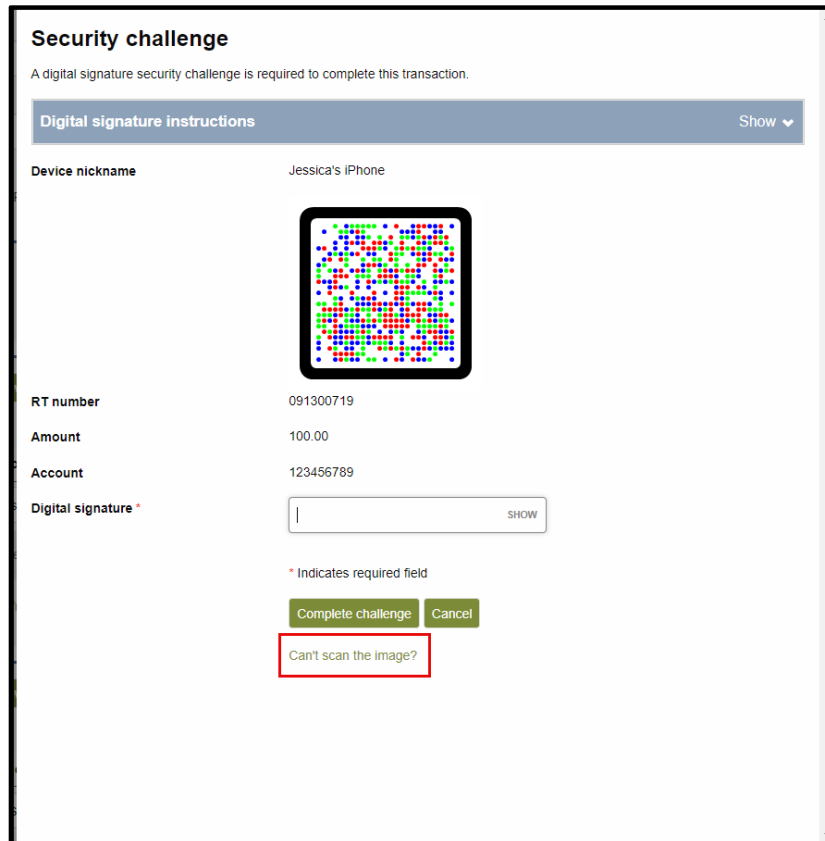
Applications ⚙️

- One-Time Password**
- Digital Signature**
- Add another token**
- Remove a token**

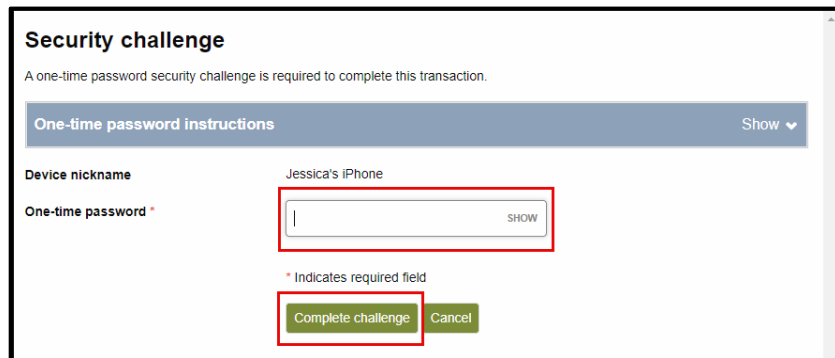
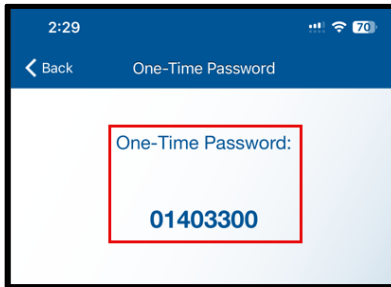


Enter the numbers and click Complete Challenge.

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

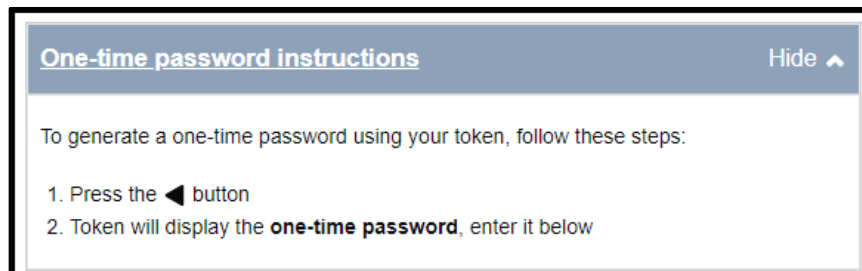
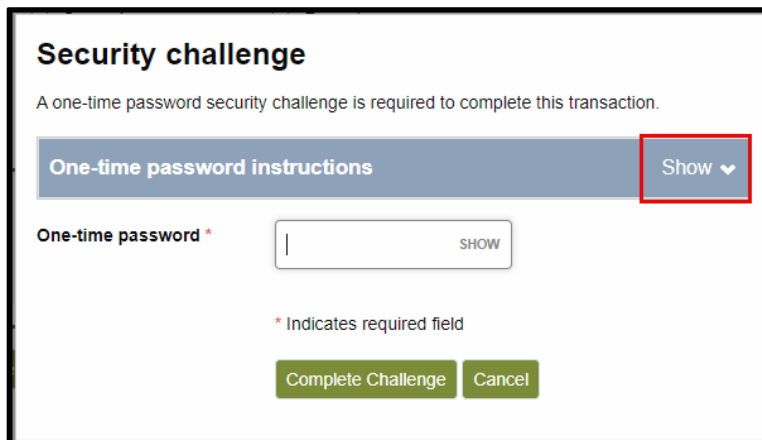


Use the DIGIPASS app or hard token to complete the one-time password.



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.





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 * SHOW

* Indicates required field

Complete Challenge Cancel

The file pends for financial institution review.

ACH

[Activity](#) | [Templates](#) | [File import templates](#)

⚠ Payroll is pending financial institution review.

Payroll

Reference number	f754540ace
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](#) Save as template

Select Return to ACH activity or Save as template.

Return to ACH activity
Save as template

The ACH file appears in the Activity tab.

Activity							Report
Date	Description	Status	Withdrawal	Deposit	Type		
Dec 14, 2023	Payroll	Transfer Exceeds Review: Pending Approval	100.00	100.00	Payment	Copy	

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

ACH Transfer Details

 Print

Payroll

Description	Payroll		
Tax identification number	Cornerstone Bank[xxxx7720]		
Effective date	Dec 14, 2023		
	<input type="checkbox"/> Same day	<input type="checkbox"/> Repeat	
Status	Type	Total withdrawal	Total deposit
Transfer Exceeds Review: Pending Approval	Payment (Payroll - PPD)	\$100.00	\$100.00
Placement date	Issued by		
Dec 07, 2023 02:29:44 PM	JESSICA BENTLEY		
Batch			
Name	Company	Company description	
1-PPD-Payroll	Cornerstone Bank[xxxx7720]	Payroll	

Pay from Show Details Show Filter Total batch withdrawal (1 item) \$100.00

Pay/Hold	Account	Amount
Pay	Cash Management Test Account	100.00

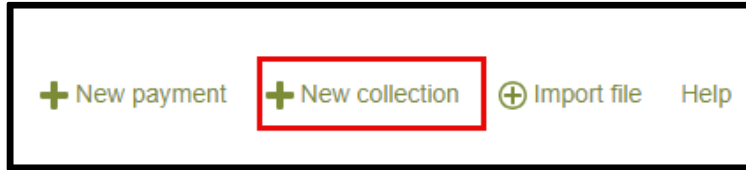
Pay to Show Details Show Filter Total batch deposit (1 item) \$100.00

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Reverse
Pay	Jessica Bentley		091300719	123456789	Checking	100.00	<input type="checkbox"/> No

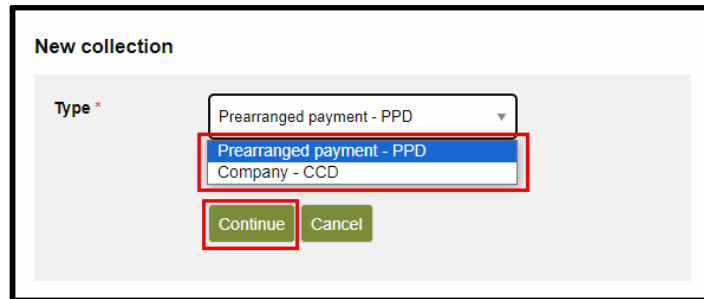
Close

New Collection

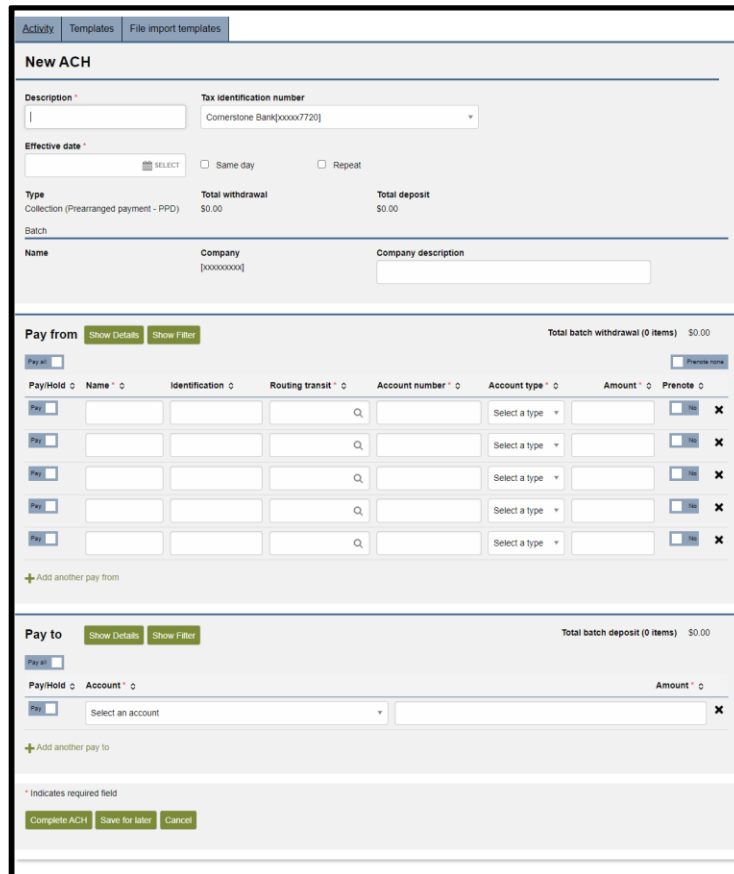
Under the Activity tab, create New Collection.



Select the Type from the drop down.



The New ACH screen appears.



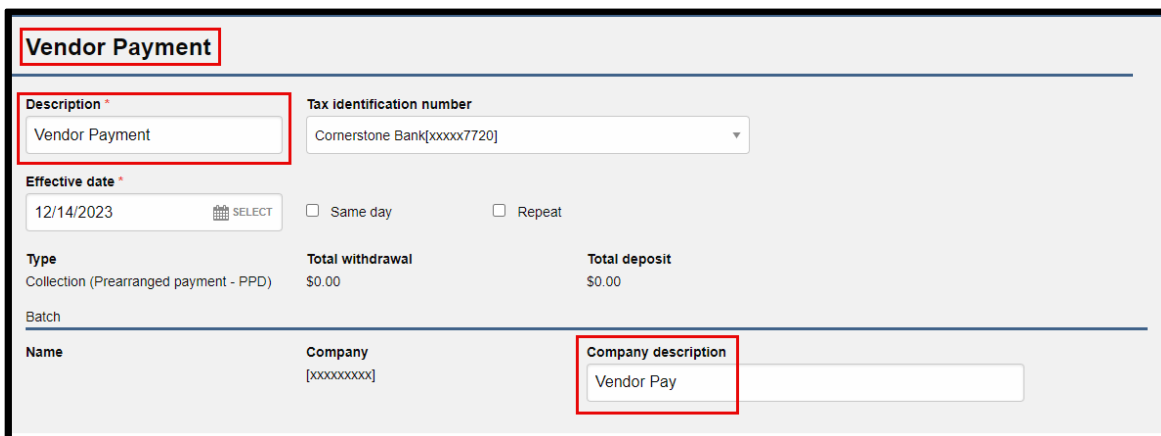
The screenshot shows the 'New ACH' screen. It has tabs for 'Activity', 'Templates', and 'File import templates'. The main form includes:

- Description ***: A text input field.
- Tax identification number**: A dropdown menu showing 'Cornerstone Bank(XXXXX7720)'.
- Effective date ***: A 'SELECT' button and radio buttons for 'Same day' and 'Repeat'.
- Type**: A dropdown menu showing 'Collection (Prearranged payment - PPD)'. Below it are 'Total withdrawal' (\$0.00) and 'Total deposit' (\$0.00).
- Batch**: A section with 'Name' (Company: [XXXXXXXX]), 'Company description', and a text input field.
- Pay from**: A section with 'Show Details' and 'Show Filter' buttons. It contains a table with columns: Pay/hold, Name, Identification, Routing transit, Account number, Account type, Amount, and Prenote. There are five rows, each with a 'Pay' button and a 'No' button with an 'X'.
- Pay to**: A section with 'Show Details' and 'Show Filter' buttons. It contains a table with columns: Pay/hold, Account, and Amount. There is one row with a 'Pay' button and a 'No' button with an 'X'.
- At the bottom, there are buttons for 'Complete ACH', 'Save for later', and 'Cancel'.

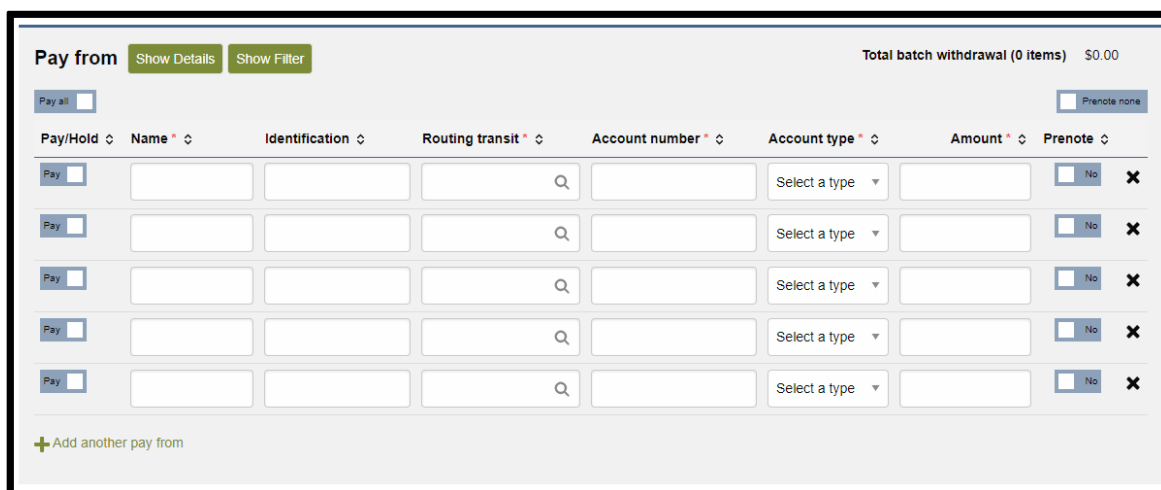
Enter the following in the top section:

- 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.



Complete the Pay From section.



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 * ⌵

🔍

Routing transit search

Routing transit

Institution name

City

State

Institution name	Routing transit number	City, State
CORNERSTONE BANK	031207830	MT. LAUREL, NJ
CORNERSTONE BANK	051409595	LEXINGTON, VA
CORNERSTONE NATIONAL BK & TR CO	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

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 item) \$100.00

Prenote none

Account number * ⌵ Amount * ⌵ **Prenote** ⌵

No

✕

Prenote none

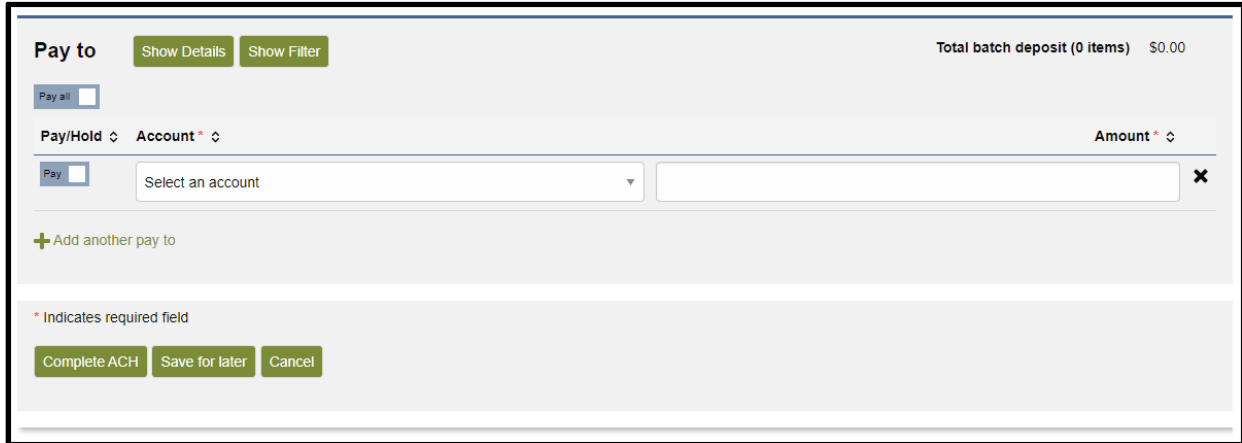
Account number * ⌵ Account type * ⌵ Amount * ⌵ **Prenote** ⌵

Yes

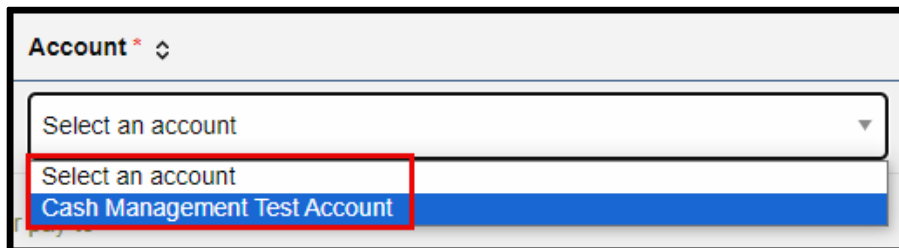
✕

Prenotes should be originated at least three business days prior to effective date.

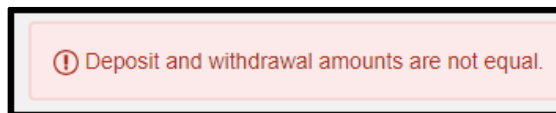
Note: Originate prenotes at least three business days prior sending a live file.



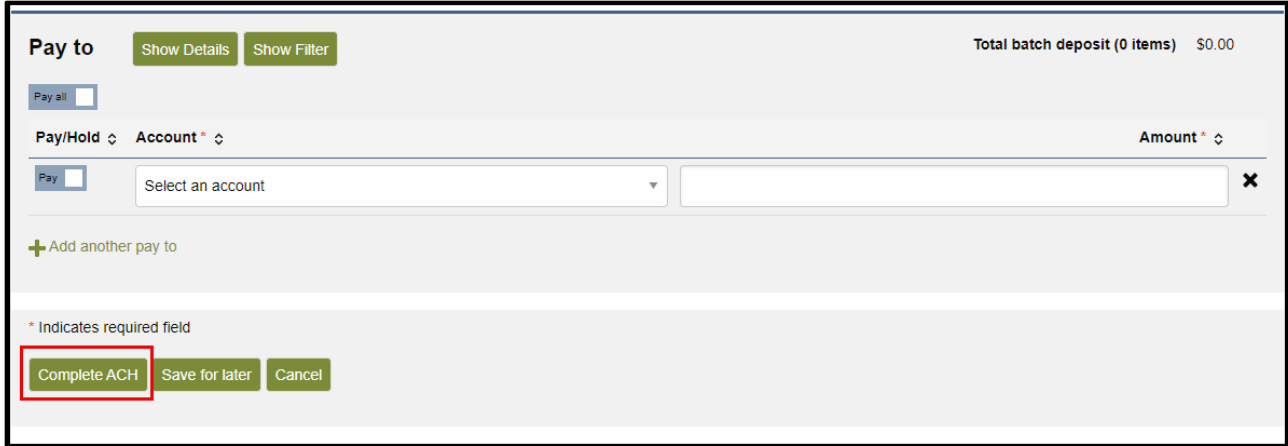
Complete the Pay To section.



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

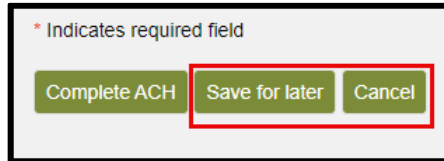
Pay/Hold Account * Amount *

Pay

+ Add another pay to

* Indicates required field

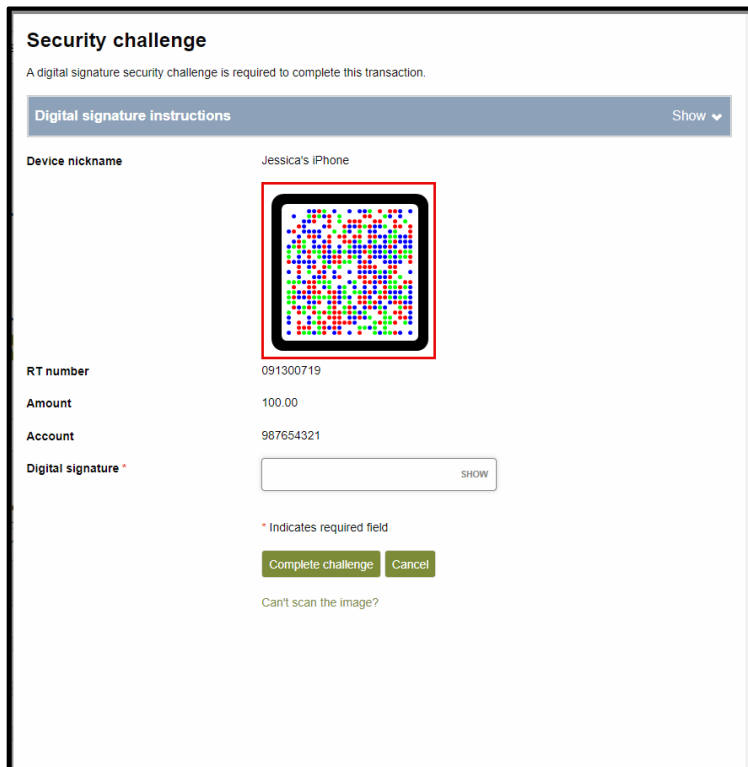
The user can save for later or cancel the ACH request.



* Indicates required field

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

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

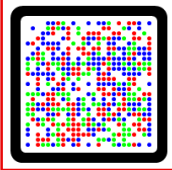


Security challenge

A digital signature security challenge is required to complete this transaction.

Digital signature instructions Show

Device nickname: Jessica's iPhone



RT number: 091300719

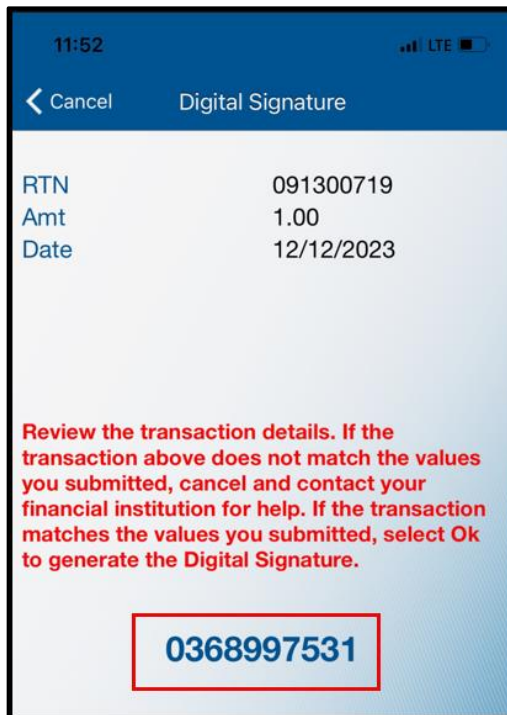
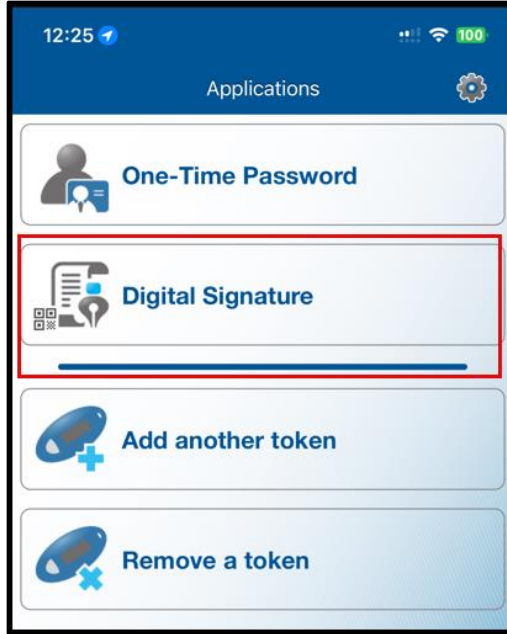
Amount: 100.00

Account: 987654321

Digital signature * SHOW

* Indicates required field

Can't scan the image?



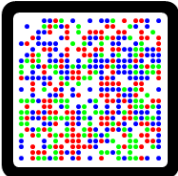
Enter the numbers and click Complete Challenge.

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 instructions Show ▾

Device nickname Jessica's iPhone



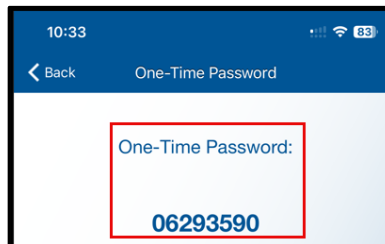
RT number 091300719
Amount 100.00
Account 987654321
Digital signature * SHOW

* Indicates required field

Complete challenge Cancel

Can't scan the image?

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 instructions Show ▾

Device nickname Jessica's iPhone

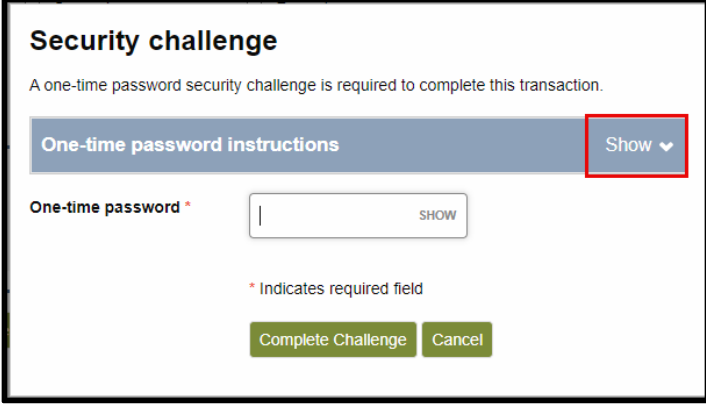
One-time password * SHOW

* 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.



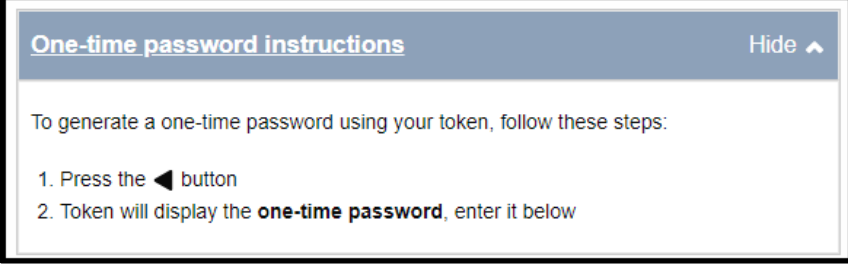
Security challenge
A one-time password security challenge is required to complete this transaction.

One-time password instructions Show ▾

One-time password * SHOW

* Indicates required field

Complete Challenge Cancel

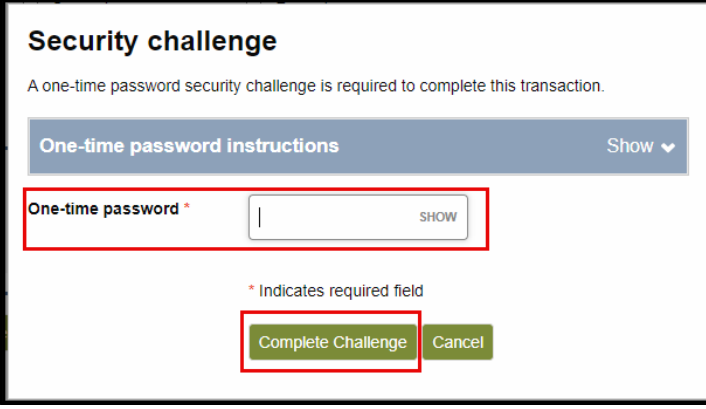


One-time password instructions Hide ▲

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 challenge
A one-time password security challenge is required to complete this transaction.

One-time password instructions Show ▾

One-time password * SHOW

* 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.



⚠ 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: Vendor Payments

Submitted by: JESSICA BENTLEY

Date submitted: Dec 14, 2023

Previously submitted file(s):

File name: Payroll

Submitted by: JESSICA BENTLEY

Date submitted: Dec 14, 2023

Vendor Payments

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.

⚠ Vendor Payment is pending client and financial institution review.

Vendor Payment

Reference number	8bc40d8a52
Effective date	Dec 14, 2023
Total withdrawal	\$150.00
Number of withdrawals	1
Total deposit	\$150.00
Number of deposits	1

[Return to ACH activity](#)

Select Return to ACH activity or Save as template.

Return to ACH activity
Save as template

The ACH file appears in the Activity tab.

Activity		Templates	File import templates				
Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾	Report	
▼ Dec 14, 2023	Payroll	Transfer Exceeds Review: Pending Approval	100.00	100.00	Payment	Copy	
▼ Dec 14, 2023	Vendor Payments	Transfer Exceeds Review: Pending Approval	100.00	100.00	Collection	Copy	

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

ACH Transfer Details Print

Vendor Payments

Description Vendor Payments	Tax identification number Cornerstone Bank[xxxxx7720]		
Effective date Dec 14, 2023	<input type="checkbox"/> Same day	<input type="checkbox"/> Repeat	
Status Transfer Exceeds Review: Pending Approval	Type Collection (Company - CCD)	Total withdrawal \$100.00	Total deposit \$100.00
Placement date Dec 11, 2023 10:42:00 AM	Issued by JESSICA BENTLEY		

Batch

Name 1-CCD-Vendor Pay	Company Cornerstone Bank[xxxxx7720]	Company description Vendor Pay
---------------------------------	-----------------------------------------------	------------------------------------------

Pay from Show Details Show Filter Total batch withdrawal (1 item) \$100.00

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Reverse
Pay	Bentley LLC		091300719	987654321	Checking	100.00	<input type="checkbox"/> No

Pay to Show Details Show Filter Total batch deposit (1 item) \$100.00

Pay/Hold	Account	Amount
Pay	Cash Management Test Account	100.00

Close

Import File

Under the Activity tab, import an ACH file.

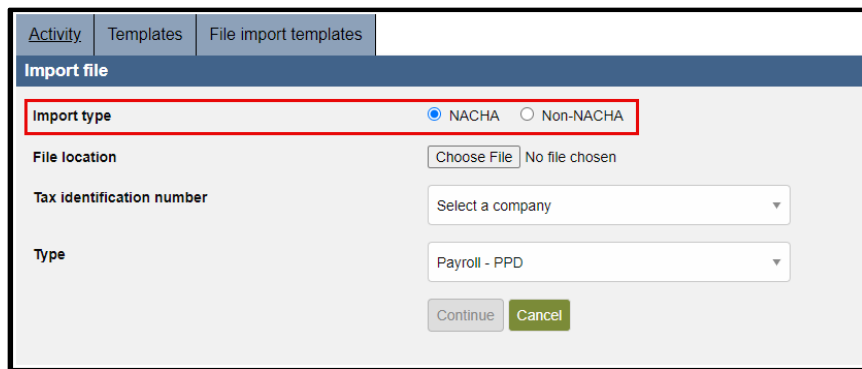
+ New payment
+ New collection

+ Import file

Help

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.

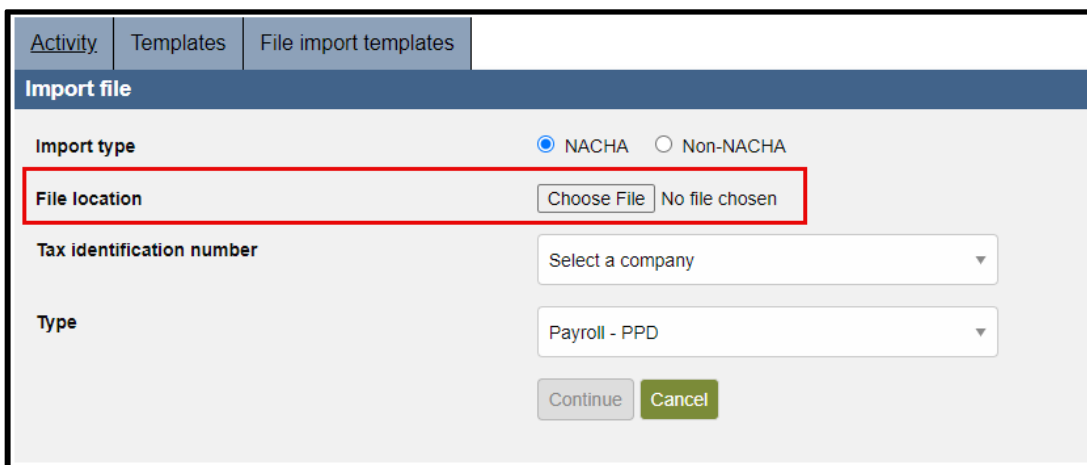


The screenshot shows the 'Import file' form with the following fields:

- Import type:** Radio buttons for 'NACHA' (selected) and 'Non-NACHA'. This field is highlighted with a red box.
- File location:** A 'Choose File' button and the text 'No file chosen'.
- Tax identification number:** A dropdown menu with 'Select a company'.
- Type:** A dropdown menu with 'Payroll - PPD'.
- Buttons for 'Continue' and 'Cancel'.

Note: NACHA stands for National Automated Clearing House Association.

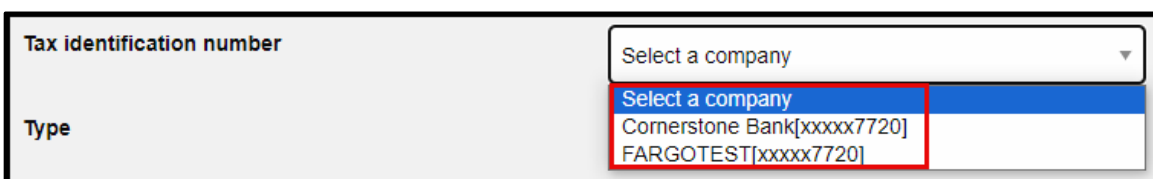
Choose the file.



The screenshot shows the 'Import file' form with the following fields:

- Import type:** Radio buttons for 'NACHA' (selected) and 'Non-NACHA'.
- File location:** A 'Choose File' button and the text 'No file chosen'. This field is highlighted with a red box.
- Tax identification number:** A dropdown menu with 'Select a company'.
- Type:** A dropdown menu with 'Payroll - PPD'.
- Buttons for 'Continue' and 'Cancel'.

Select the Tax Identification Number.



The screenshot shows a close-up of the 'Tax identification number' dropdown menu. The menu is open, showing the following options:

- Select a company
- Select a company
- Cornerstone Bank[xxxxx7720]
- FARGOTEST[xxxxx7720]

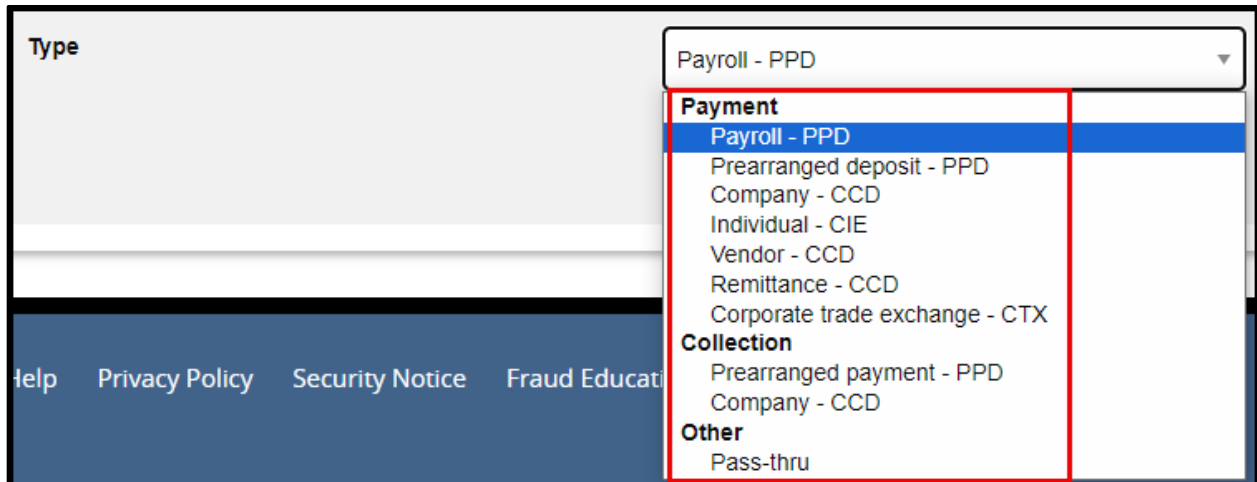
 The 'FARGOTEST[xxxxx7720]' option is highlighted with a red box.

Note: Only the accounts with ACH access appear.

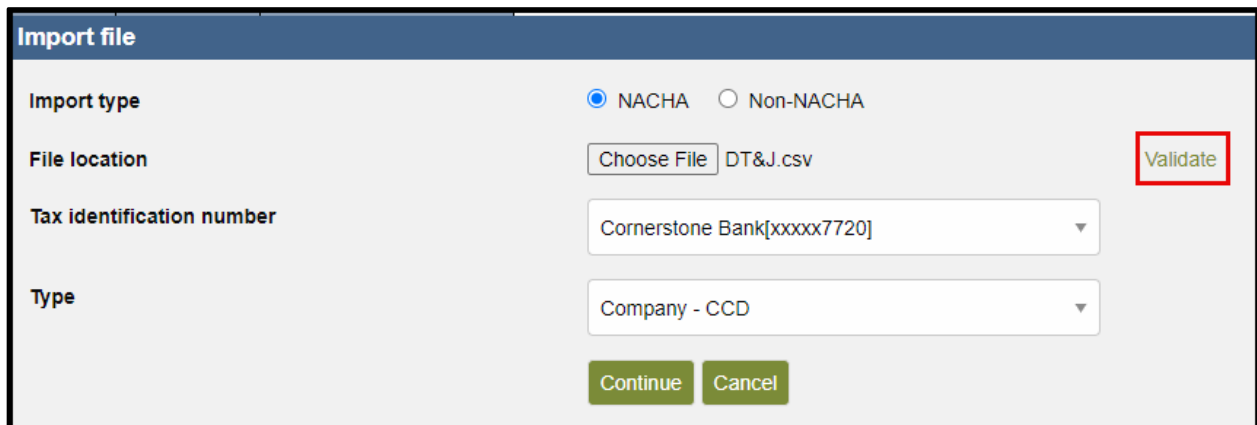
Select the Type from the drop down.

- 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)

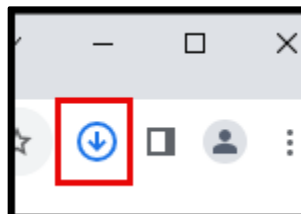
- Collection
 - Prearranged payment – PPD (debit a consumer account)
 - Company – CCD (debit a business account)
- Other
 - Pass-thru



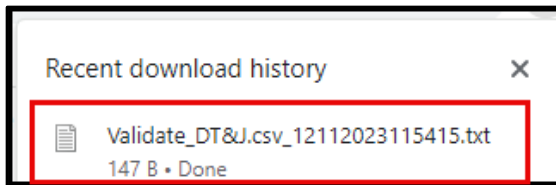
Validate the file.



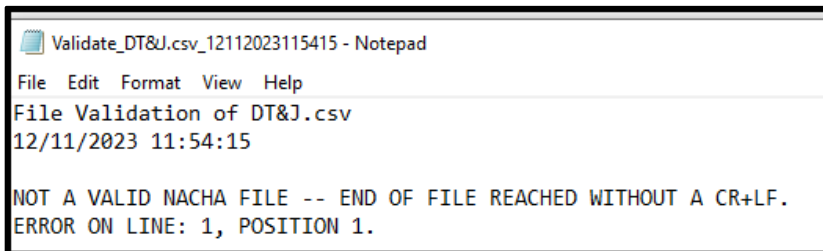
The file downloads.



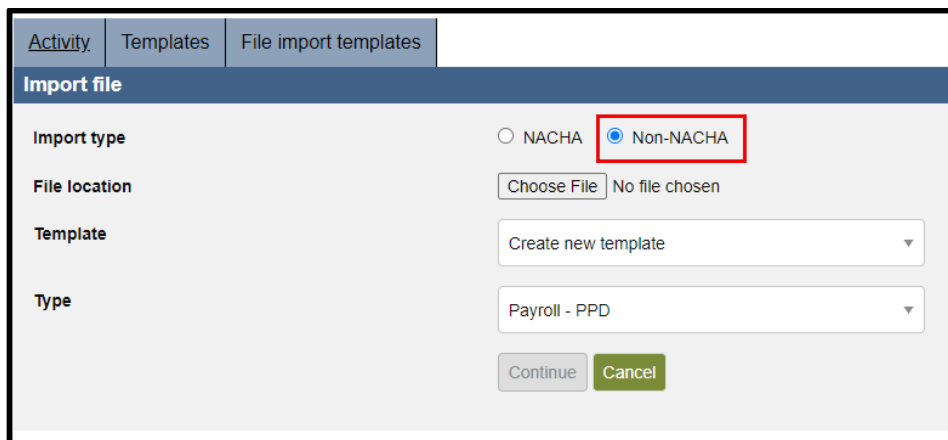
Open the downloaded file.



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

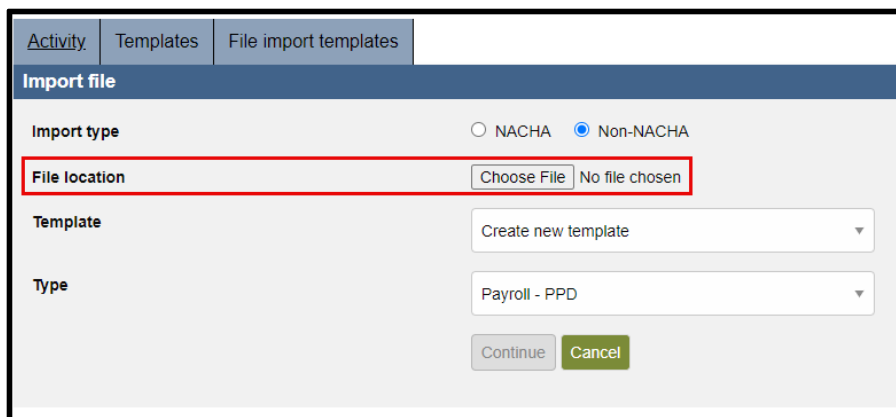


Select Non-NACHA.

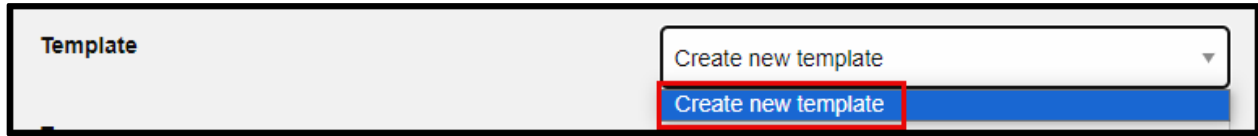


Note: A non-NACHA formatted file is a comma-separated value (CSV) file.

Choose the file.

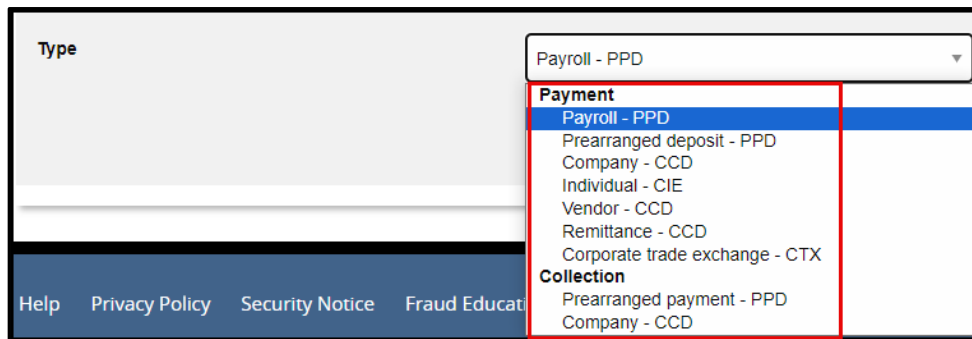


Created templates appear in the drop down, select one or click Create New Template.

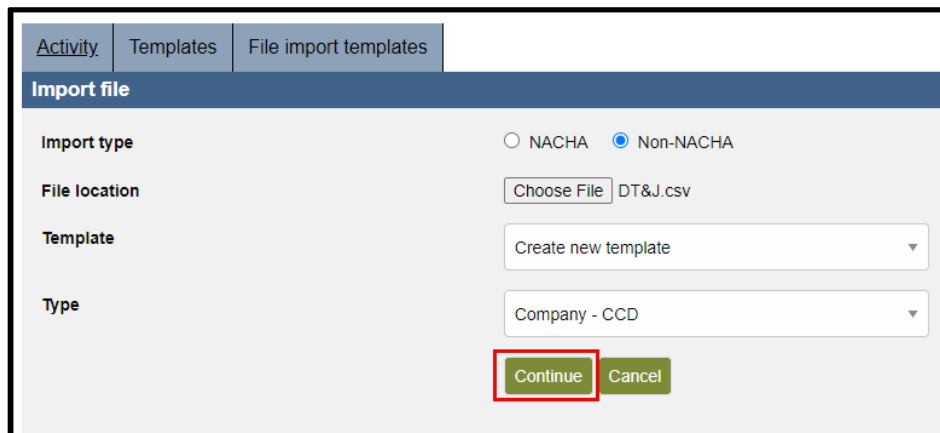


Select the Type from the drop down.

- 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)



Select Continue.



Create new file import template.

ACH Print Help

Activity Templates File import templates

Import file

New file import template

Template name * Tax identification number Template group + New

Template name is required.

Type Payment (Company - CCD) Insert decimals into amounts
Yes No

File format Delimited Fixed width Number of rows to exclude

Header	Footer
1	0

Tab Semicolon Comma Space Other

Text qualifier

File preview
(Showing rows from beginning and end of file)
 Date Paid, Pay Type, Check No., Supplier Name, Amount, Banking Account
 12/6/2023,CHECK,51719,"XPO Logistics Freight, Inc",387.21,5000014497
 12/6/2023,CHECK,51718,Voyager Aluminum,18000,5000014497
 12/6/2023,CHECK,51717,United Parcel Service,393.24,5000014497
 12/6/2023,CHECK,51716,"S & L computer Services, Inc.",1551.56,5000014497
 12/6/2023,CHECK,51715,Metal Tech,13034.75,5000014497
 12/6/2023,CHECK,51714,"Hagnum LTL, Inc",181.86,5000014497
 12/6/2023,CHECK,51713,Jackson Prochnow,449.24,5000014497
 12/6/2023,CHECK,51712,Federal Express,33,5000014497
 12/6/2023,CHECK,51711,Estes Express Lines,1112.11,5000014497

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
(Exclude Column)	(Exclude Column)	(Exclude Column)	(Exclude Column)	(Exclude Column)	(Exclude Column)

Mapping preview

Exclude	Exclude	Exclude	Exclude	Exclude	Exclude
12/6/2023	CHECK	51719	XPO Logistics Freight, Inc	387.21	5000014497
12/6/2023	CHECK	51718	Voyager Aluminum	18000	5000014497
12/6/2023	CHECK	51717	United Parcel Service	393.24	5000014497
12/6/2023	CHECK	51716	S & L computer Services, Inc.	1551.56	5000014497
12/6/2023	CHECK	51715	Metal Tech	13034.75	5000014497

Apply additional values

Type Value

+ Add value

Offset account options

Offset account defined in file Select offset account

Effective date options

Date in file Prompt for date Default current business date

User access All current and future users Specific users

Casey Payne DAKOTA LARSON JESSICA BENTLEY

Continue Cancel

Enter Template name.

Activity Templates File import templates

Import file

New file import template

Template name * Tax identification number Template group + New

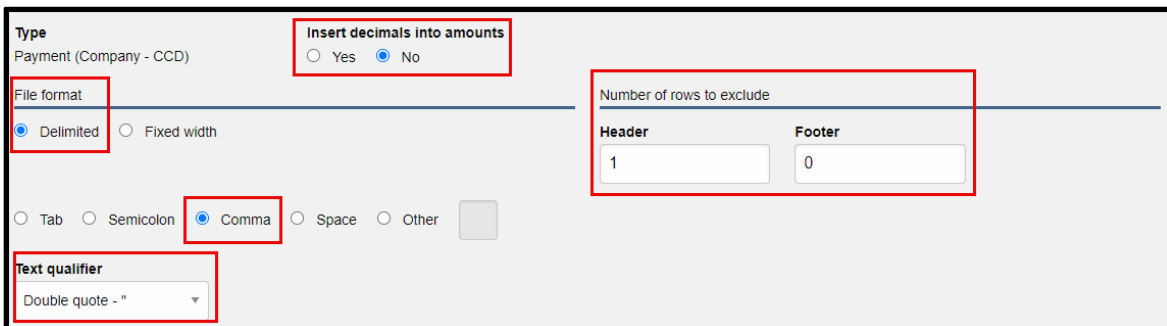
Template name is required.

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.



Type
Payment (Company - CCD)

File format
 Delimited Fixed width

Text qualifier
Double quote - "

Insert decimals into amounts
 Yes No

Number of rows to exclude
Header: 1 **Footer**: 0

Delimiters
 Tab Semicolon Comma Space 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) ▼	(Exclude Column) ▼	(Exclude Column) ▼	(Exclude Column) ▼	(Exclude Column) ▼	(Exclude Column) ▼
(Exclude Column) ▼	Exclude	Exclude		Exclude	Exclude
Account number *					
Amount *					
Discretionary data					
Effective date					
Identification					
Name *					
Payment information					
Routing transit *					
Transaction code					
Transaction code (Custom)					

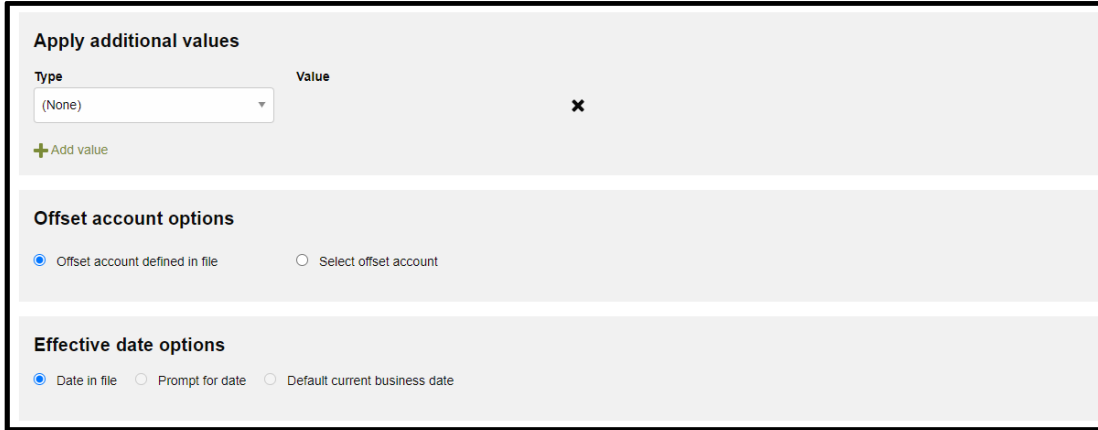
Note: All files must include this data:

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

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Effective date ▼	Transaction code ▼	Routing transit * ▼	Name * ▼	Amount * ▼	Account number * ▼
Mapping preview					
Effective date	Transaction code	Routing transit	Name	Amount	Account number
12/6/2023	CHECK	51719	XPO Logistics Freight, Inc	307.21	5000014497
12/6/2023	CHECK	51718	Voyager Aluminum	10000	5000014497
12/6/2023	CHECK	51717	United Parcel Service	393.24	5000014497
12/6/2023	CHECK	51716	S & L computer Services, Inc.	1551.56	5000014497
12/6/2023	CHECK	51715	Metal Tech	13034.75	5000014497

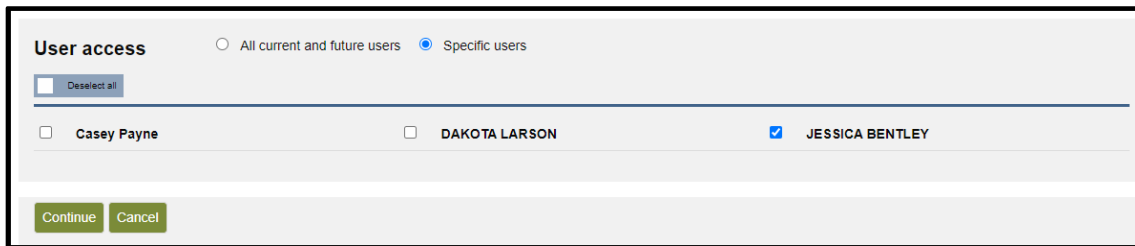
Apply additional values. Select offset account and effective date options.

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.



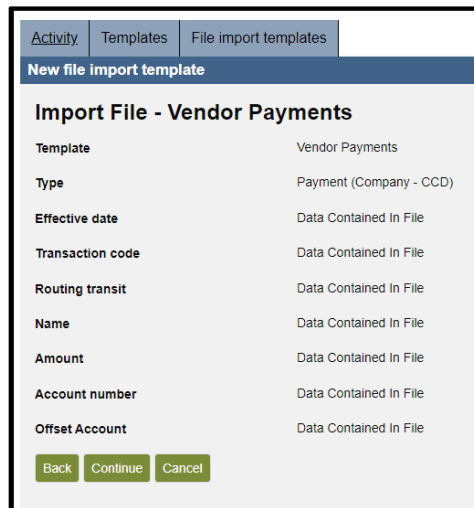
The screenshot shows a form titled "Apply additional values". It has a "Type" dropdown menu currently set to "(None)" and a "Value" field with an "x" icon. Below this is a "+ Add value" button. The form is divided into two sections: "Offset account options" with radio buttons for "Offset account defined in file" (selected) and "Select offset account"; and "Effective date options" with radio buttons for "Date in file" (selected), "Prompt for date", and "Default current business date".

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



The screenshot shows a "User access" form. At the top, there are radio buttons for "All current and future users" and "Specific users" (selected). Below is a "Deselect all" button. A list of users is shown with checkboxes: "Casey Payne" (unchecked), "DAKOTA LARSON" (unchecked), and "JESSICA BENTLEY" (checked). At the bottom, there are "Continue" and "Cancel" buttons.

New file import template created.



The screenshot shows a summary page for a "New file import template". The title is "Import File - Vendor Payments". It lists the following details:

Template	Vendor Payments
Type	Payment (Company - CCD)
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

At the bottom, there are "Back", "Continue", and "Cancel" buttons.

Click Back to make changes to the template or Cancel.



Click Continue.



A report of Exception appears.

New file import template		
Exceptions - 9		
Row	Exception reason	
1	Invalid Routing transit	
2	Invalid Routing transit	
3	Invalid Routing transit	
4	Invalid Routing transit	
5	Invalid Routing transit	
6	Invalid Routing transit	
7	Invalid Routing transit	
8	Invalid Routing transit	
9	Invalid Routing transit	

Row 1 ✕ Delete row		
Effective date	Transaction code	Routing transit *
12/06/2023 📅 SELECT		091300719 🔍 CORNERSTONE BANK
Name *	Amount *	Account number *
XPO Logistics Freight, 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	✕ Delete row	
Effective date	Transaction code	Routing transit *
12/06/2023 📅 SELECT		091300719 🔍 CORNERSTONE BANK
Name *	Amount *	Account number *
Metal Tech	13,034.75	5

Row 6	+ Restore row	
Effective date	Transaction code	Routing transit *
12/06/2023 📅 SELECT		
Name *	Amount *	Account number *
Magnum LTL, Inc	401.86	5

Once all exceptions are fixed, click Continue.



Find the template under File Import Templates.

Activity	Templates	File import templates				Report
Template group	Template name	File type	Type	Status		
123	Vendor Payments	Non NACHA	Payment	Not applicable	Send	Edit Delete

Vendor Payments

Template name: Vendor Payments | Tax identification number: Cornerstone Bank(XXXXXX720) | Template group: 123

Type: Payment (Company - CCD) | Insert decimals into amounts: Yes No

File format: Delimited | Number of rows to exclude: Header: 1, Footer: 0

Text qualifier: Double quote -"

User access: All current and future users Specific users

Users: JESSICA BENTLEY, Casey Payne, DAKOTA LARSON

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

[Return to File import templates](#)

Click Send to import a file for this template.

Activity	Templates	File import templates				Report
Template group	Template name	File type	Type	Status		
123	Vendor Payments	Non NACHA	Payment	Not applicable	Send	Edit Delete

Choose the file and click Continue.

Activity	Templates	File import templates
Import file		
File location	<input type="button" value="Choose File"/>	DT&J.csv
Template	Vendor Payments	
Tax identification number	Cornerstone Bank[xxxxx7720]	
Type	Payment (Company - CCD)	
	<input type="button" value="Continue"/>	<input type="button" value="Cancel"/>

Activity	Templates	File import templates
Import file - DT&J.csv		
Vendor Payments		
Template	Vendor Payments	
Type	Payment (Company - CCD)	
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	
	<input type="button" value="Back"/>	<input type="button" value="Continue"/>
	<input type="button" value="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.

Activity	Templates	File import templates					<input type="button" value="Report"/>
Template group	Template name	File type	Type	Status			
123	Vendor Payments	Non NACHA	Payment	Not applicable	<input type="button" value="Send"/>	<input type="button" value="Edit"/>	<input type="button" value="Delete"/>

Activity | Templates | File import templates

Vendor Payments

[Undo all changes](#)

Template name * Vendor Payments]
 Tax identification number Cornerstone Bank[xxxxx7720]
 Template group 123
 [+ New](#)

Type Payment (Company - CCD)
 Insert decimals into amounts Yes No

File format Delimited
 Number of rows to exclude

Tab
 Semicolon
 Comma
 Space
 Other

Text qualifier Double quote - "

Header 1 **Footer** 0

User access
 All current and future users
 Specific 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

Offset account defined in file
 Select offset account

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.

Activity | Templates | File import templates

Template 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

Template name Vendor Payments	Tax identification number Cornerstone Bank[xxxxx7720]	Template group 123
Type Payment (Company - CCD)	Insert decimals into amounts <input type="radio"/> Yes <input checked="" type="radio"/> No	

File format	Number of rows to exclude	
<input checked="" type="radio"/> Delimited	Header 1	Footer 0
<input type="radio"/> Tab <input type="radio"/> Semicolon <input checked="" type="radio"/> Comma <input type="radio"/> Space <input type="radio"/> Other		

Text qualifier
Double quote - "

User access All current and future users Specific users

Deselect all

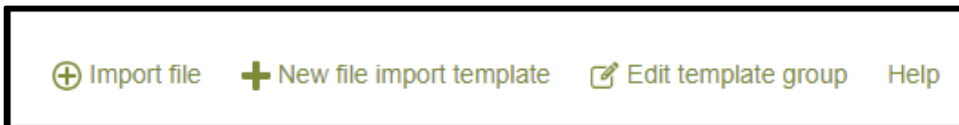
Casey Payne DAKOTA LARSON JESSICA BENTLEY

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

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 file

Import type NACHA Non-NACHA

File location No file chosen

Tax identification number

Type

Activity | Templates | **File import templates**

New file import template

Import type NACHA Non-NACHA

Activity | Templates | **File import templates**

Edit template group

Tax identification number

Find template group

Template group name ^	Templates in use	Delete
<input type="text" value="123"/>	1	
<input type="text" value="pp"/>	0	<input type="button" value="x"/>
<input type="text" value="Sample"/>	0	<input type="button" value="x"/>
<input type="text" value="Test"/>	0	<input type="button" value="x"/>



Search Templates

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

The screenshot shows a search interface titled "Search templates". It contains five input fields: "Template group" (text box), "Template name" (text box), "Type" (dropdown menu with "All types" selected), "Tax identification number" (dropdown menu with "All" selected), and "File type" (dropdown menu with "All" selected). At the bottom are two buttons: "Search" and "Clear search".

Select the Type from the drop down.

- 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



Type

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

Type

All types ▾

Tax identification number

All ▾

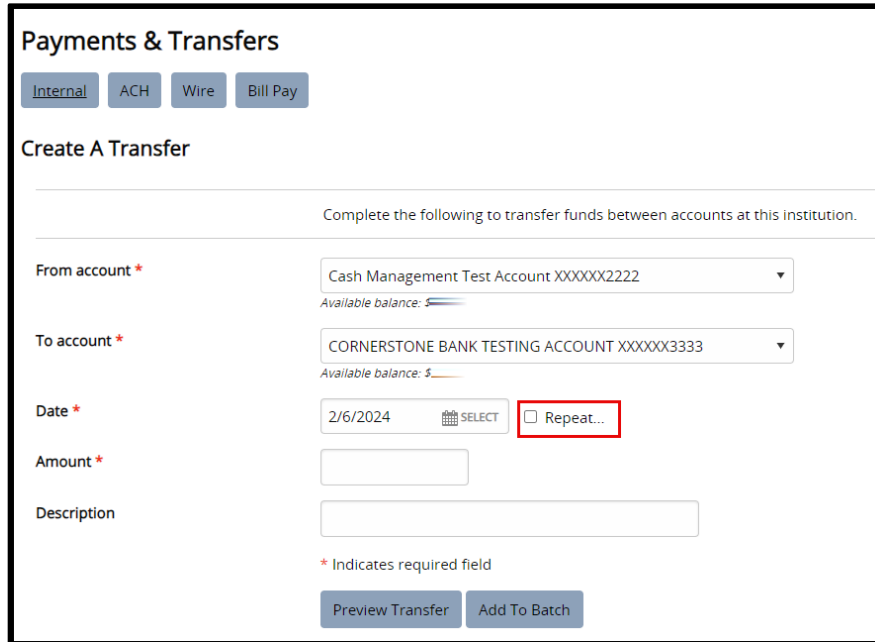
File type

All ▾

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
Available balance: \$

To account * CORNERSTONE BANK TESTING ACCOUNT XXXXX3333
Available balance: \$

Date * 2/6/2024 SELECT Repeat...

Amount *

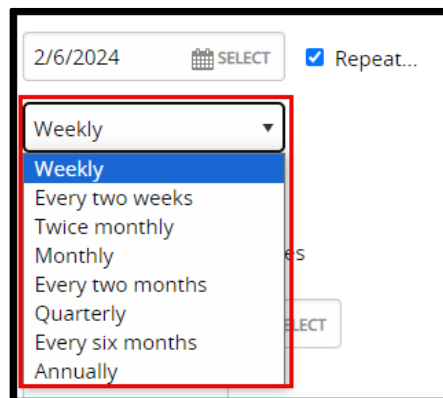
Description

* 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

Twice monthly

Monthly

Every two months

Quarterly

Every six months

Annually


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

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 *
 Available balance: \$

To account *
 Available balance: \$

Date *  **SELECT** Repeat...

Amount *

Description

* Indicates required field

From the Activity page, select Copy.

Payments & Transfers

[Internal](#) [ACH](#) [Wire](#) [Bill Pay](#)

ACH + New payment

[Activity](#) [Templates](#) [File import templates](#)

Date	Description	Status	Withdrawal	Deposit	Type	Report
Jan 29, 2024	Test_Reversal	Processed	1.00	1.00	Other	
Jan 26, 2024 Same day	Test	Processed	1.00	1.00	Payment	<input type="button" value="Copy"/>

Click Repeat.

Payments & Transfers

Internal **ACH** Wire Bill Pay

ACH

Print Help

Activity Templates File import templates

Test Undo all changes

Description * Tax identification number

Effective date * SELECT Same day Repeat

Type Total withdrawal \$1.00 Total deposit \$1.00

Batch

Processed

Name	Company	Company description
1-CCD-Test	Cornerstone Bank[xxxxx7720]	<input type="text" value="Test"/>

Pay from Show Details Show Filter Total batch withdrawal (1 item) \$1.00

Pay all

Pay/Hold Account * Amount *

+ Add another pay from

Pay to Show Details Show Filter Total batch deposit (1 item) \$1.00

Pay all Prenote none

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Prenote
<input type="checkbox"/>	Cornerstone	<input type="text"/>	091300719 <input type="text"/>	333333333	Checking	1.00	<input type="checkbox"/> No <input type="checkbox"/> Yes

+ Add another pay to

* Indicates required field

Complete ACH Save for later 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

Activity | Templates | File import templates

Test

Description * Test **Tax identification number** Cornerstone Bank[xxxxx7720]

Effective date * 2/6/2024 Same day Repeat

Frequency Daily **End date**

Total withdrawal \$1.00 **Total deposit** \$1.00

Company **Company description**

Select the end date from the calendar.

Activity | Templates | File import templates

Test

Description * Test **Tax identification number** Cornerstone Bank[xxxxx7720]

Effective date * 2/6/2024 Same day Repeat

Frequency Daily **End date**

Type Payment (Company - CCD) **Total withdrawal** \$1.00 **Total deposit** \$1.00

Batch

Processed

Name 1-CCD-Test **Company** Cornerstone Bank[xxxxx7720] **Company description** Test

Select Complete ACH or Save for later.

* Indicates required field

From the ACH Templates page, select Edit.

Payments & Transfers

Internal ACH Wire Bill Pay

ACH

+ New payment template + New collection

Activity **Templates** File import templates

Template group ^	Template name ^	Type ^	Status ^	Report
123	Payroll	Payment	Approved	Send Edit Delete
123	Payroll - 2	Payment	Approved	Send Edit Delete
123	Test	Payment	Approved	Send Edit Delete

Click Repeat.

Activity **Templates** File import templates

Test Undo all changes

Template name * Tax identification number Template group + New

Type **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

Template group

 + New

Type

Payment (Company - CCD)

Repeat

From amount

To amount

Frequency

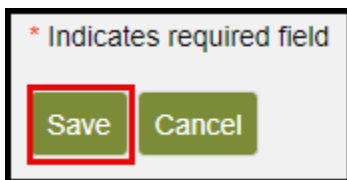
- Daily
- Weekly
- Every two weeks
- Monthly
- Every two months
- End of month
- Quarterly
- Every six months
- Annually

Total deposit

\$1.00

All current and future users Specific users

Click Save.



Reversal

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

Click on Reverse.

Payments & Transfers

Internal
ACH
Wire
Bill Pay

ACH + New payment

Activity
Templates
File import templates

Date	Description	Status	Withdrawal	Deposit	Type	Report
Jan 26, 2024 Same day	Test	Processed	1.00	1.00	Payment	<div style="display: flex; justify-content: space-between; width: 100px;"> Copy Reverse </div>

The following page appears.

Payments & Transfers

Internal **ACH** Wire Bill Pay

ACH Help

Activity Templates File import templates

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
\$1.00

Total deposit
\$1.00

Batch
Processed

Name
1-CCD-Test

Company
Cornerstone Bank{xxxxx7720}

Company description
Test

Pay from Show Details Show Filter Total batch withdrawal (1 item) \$1.00

Pay/Hold	Account	Amount
Pay	Cash Management Test Account	1.00

Pay to Show Details Show Filter Total batch deposit (1 item) \$1.00

Reverse none

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Reverse
Pay	Cornerstone		091300719	333333333	Checking	1.00	<input type="checkbox"/> No

Approval

Name	Date
Bank Admin	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) \$1.00

Reverse none

Pay/Hold	Name	Identification	Routing transit	Account number	Account type	Amount	Reverse
Pay	Cornerstone		091300719	3	Checking	1.00	<input type="checkbox"/> No

Click Reverse ACH.

Pay to Show Details Show Filter Total batch deposit (1 item) \$1.00

Reverse none

PayHold	Name	Identification	Routing transit	Account number	Account type	Amount	Reverse
Pay	Cornerstone		091300719	3	Checking	1.00	<input checked="" type="checkbox"/>

Approval

Name	Date
Bank Admin	Jan 26, 2024 1:22:24 PM
Bank Admin	Jan 26, 2024 1:36:45 PM

Reverse ACH 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	Tax identification number	Type
Test_Reversal	Cornerstone Bank[xxxx7720]	Other (Reversal)

Effective date	Total withdrawal	Total deposit
Jan 29, 2024	\$1.00	\$0.00

Batch

Name	Company	Company description
1-CCD-Test	Cornerstone Bank[xxxx7720]	REVERSAL

Pay from Show Details Show Filter Total batch withdrawal (1 item) \$1.00

Name	Identification	Routing transit	Account number	Account type	Amount
Cornerstone		091300719		Checking	1.00

Pay to Show Details Show Filter Total batch deposit (0 items) \$0.00

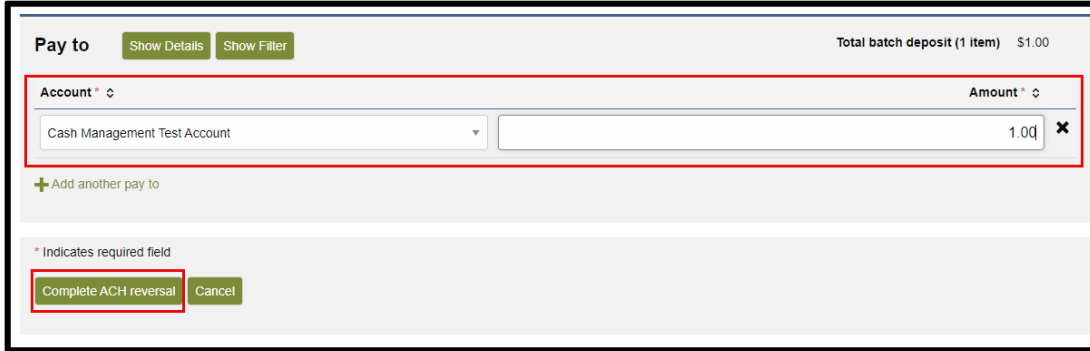
Account Amount

+ Add another pay to

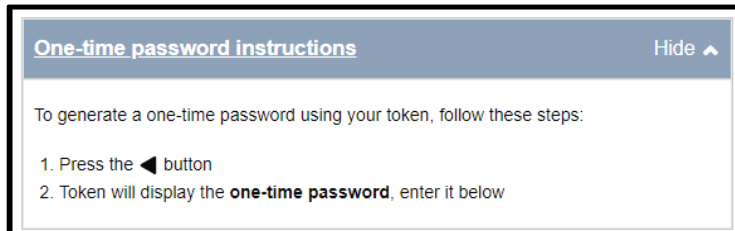
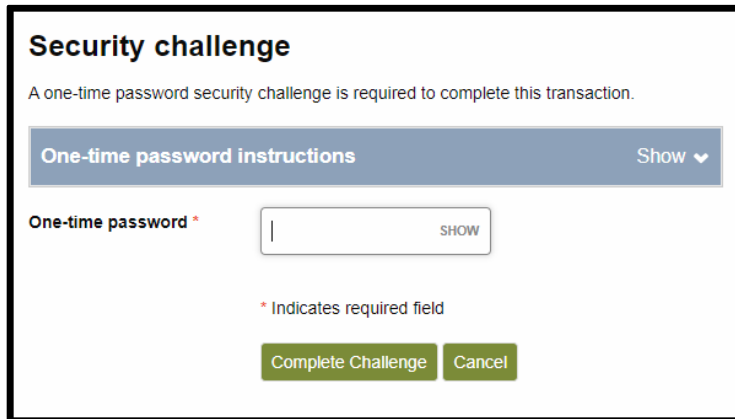
* Indicates required field

Complete ACH reversal Cancel

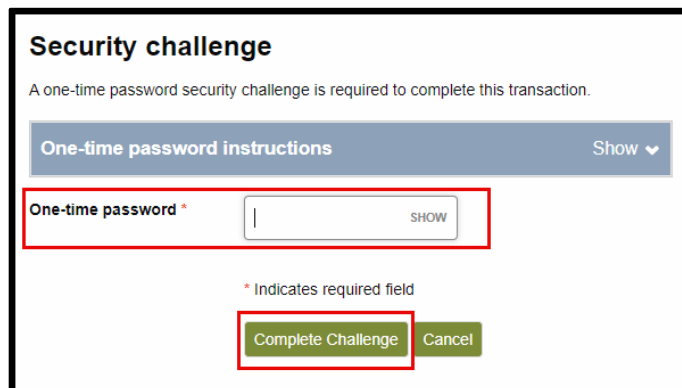
Select the Pay To Account and Amount. Click Complete ACH Reversal.



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



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



The following screen appears – the reversal was processed successfully.

Payments & Transfers

Internal **ACH** Wire Bill Pay

ACH Print Help

Activity Templates File import templates

✔ Test_Reversal was processed successfully

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 IM

ACHOperations@cornerstonebanks.net | ACH Operations; ml a

Transfer Notification

20231204-1454-42521465.TXT_Reversal received from R_____ on 12/07/2023 has passed all origination steps without exception.

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.

ACH + New payment

Activity | Templates | File import templates

Date	Description	Status	Withdrawal	Deposit	Type	Report
Jan 29, 2024	Test_Reversal	Pending Origination	1.00	1.00	Other	
Jan 26, 2024 Same day	Test	Processed	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	Status	Withdrawal	Deposit	Type	Report
Jan 29, 2024	Test_Reversal	Pending Origination	1.00	1.00	Other	
Jan 26, 2024 Same day	Test	Processed	1.00	1.00	Payment	Copy Reverse

Payments & Transfers

Internal | **ACH** | Wire | Bill Pay

ACH Print Help

Activity | Templates | File import templates

Test_Reversal Report

Description Test_Reversal		Tax identification number Cornerstone Bank(00007720)	
Effective date Jan 29, 2024			
Status Pending Origination	Type Other (Reversal)	Total withdrawal \$1.00	Total deposit \$1.00

Batch
Pending Origination

Name 1-CCD-REVERSAL	Company Cornerstone Bank(00007720)	Company description REVERSAL
-------------------------------	----------------------------------------------	----------------------------------------

Pay from Show Details Show Filter Total batch withdrawal (1 item) \$1.00

Name	Identification	Routing transit	Account number	Account type	Amount
Cornerstone		091300719	3	Checking	1.00

Pay to Show Details Show Filter Total batch deposit (1 item) \$1.00

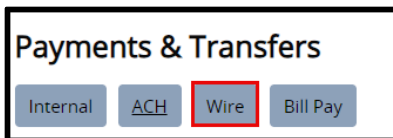
Name	Identification	Routing transit	Account number	Account type	Amount
Cash Management Test A	091300719	091300719	2	Checking	1.00

[Return to ACH activity](#)

Wire Transfer

Initiate, inquire and change wire transfers online.

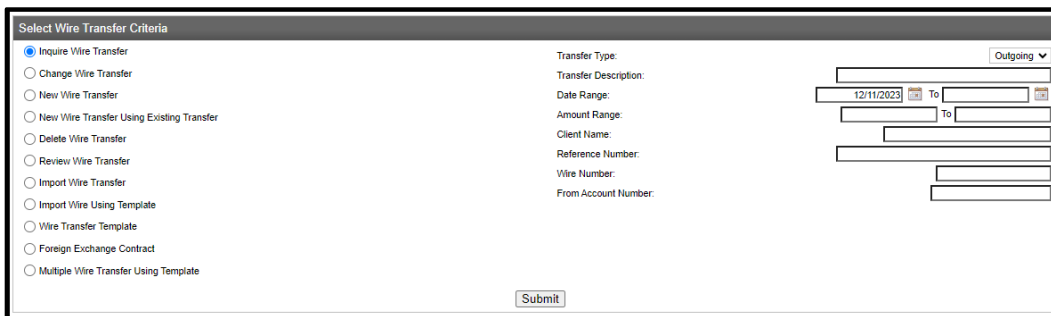
Users do not need access to view accounts to process wires.



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



Exceptions and confirmations for outgoing wires.

Outgoing Wires - JESSICA BENTLEY						
Exceptions for Outgoing Wires						
Transfer Description	Effective Date	Beneficiary	Amount	Status	Details	
Payroll - 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: a44238992 Placement Date: 12/12/2023 11:46:40 AM	
Vendor Payment - 1	12/12/2023	Jessica Bentley	\$1.00	Disapproved	Wire 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 Outgoing Wires						
Date	Beneficiary	IMAD	Amount	Reference Number	Status	Wire Number
Dec 12, 2023	Katie Bell		\$1.00	ee440e784b	Disapproved	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

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

Transfer Description:

Date Range: To

Amount Range: To

Client Name:

Reference Number:

The Wire List appears. Select the wire.

Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
Vendor Payment	12/15/2023	Jessica Bentley	\$1,500.00	Saved	<p>Wire Type: Domestic</p> <p>Issued By: JESSICA BENTLEY</p> <p>From Account: Cash Management Test Account</p> <p>Reference Number: 5b4132beb</p> <p>Placement Date: 12/11/2023 03:43:20 PM</p>

Make the appropriate changes and click save or process.

Wire

Change Domestic Wire - Vendor Payment

* Transfer Description: Recurring Frequency:

* Transfer Start Date: * From Account:

* Amount: Tax Identification Number: CORNERSTONE BANK TESTING [00X-XX-7720]

Transfer Status:

Beneficiary

* Identification Type: Message To Beneficiary:

* Identification Number:

* Name:

* Address:

Beneficiary Reference:

Beneficiary Institution

* Identification Type: Name:

* Identification Number: Address:

Receiving Institution

* Routing/Transit number:


Institution Name:

(* Indicates Required Fields)

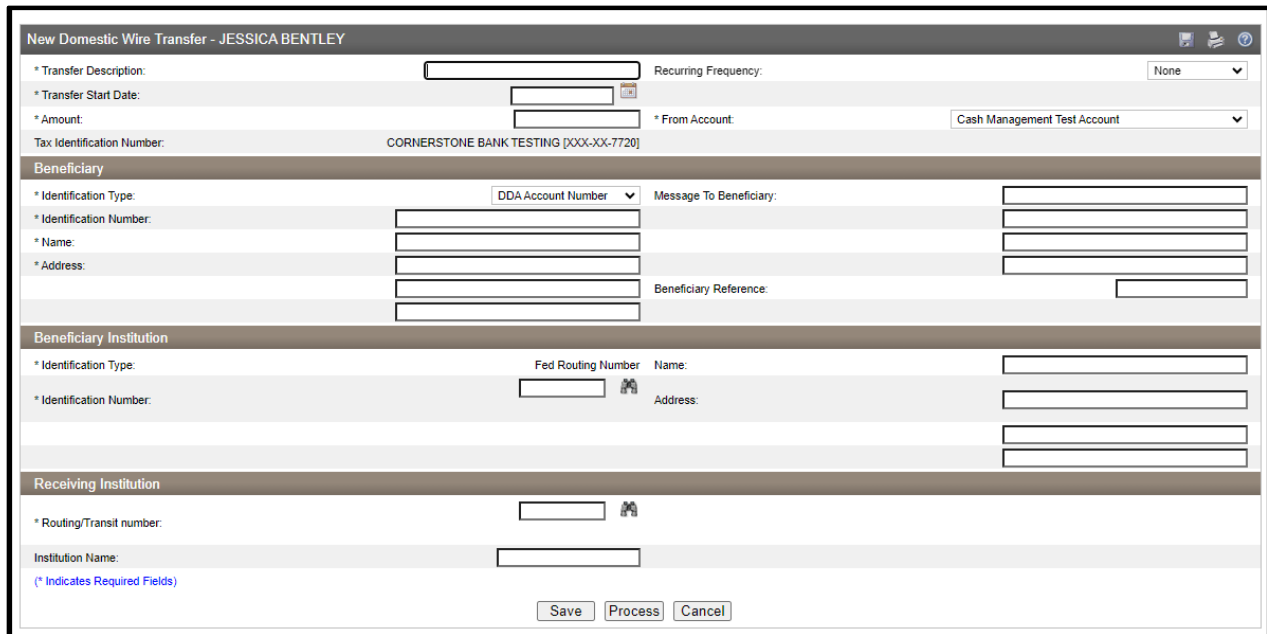
New Wire Transfer

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

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



The following screen appears.



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 BENTLEY

* 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
58703

Beneficiary Reference:

Beneficiary Institution

* Identification Type: Fed Routing Number Name: CORNERSTONE BANK

* Identification Number: 091300719 Address: FARGO ND

Receiving Institution

* Routing/Transit number: 091300719 CORNERSTONE BANK

Institution Name: CORNERSTONE FARGO

(* Indicates Required Fields)

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 Name

* Identification Number: Address

Identification Number:

Receiving Institution

Routing/Transit number:

Institution Search


R/T number:

Institution Name:

City:

State:

Wire

 **Successfully Saved**
Vendor Payment was saved successfully

Wire Transfer Summary

Transfer Description: Vendor Payment

Effective Date: 12/15/2023

Amount: \$1,500.00

Reference Number: 5be4132beb

Wire

New Domestic Wire Transfer - JESSICA BENTLEY

* 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
58703

Beneficiary Reference:

Beneficiary Institution

* Identification Type: Fed Routing Number Name: CORNERSTONE BANK

* Identification Number: 091300719 Address:

CORNERSTONE BANK

FARGO ND

Receiving Institution

* Routing/Transit number: 091300719

CORNERSTONE BANK

Institution Name: CORNERSTONE FARGO

(* Indicates Required Fields)

Save **Process** Cancel

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

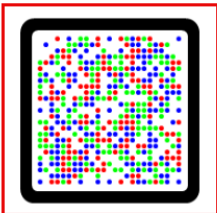
Scan the QR code using the Digital Signature in the DIGIPASS app.

Security challenge

A digital signature security challenge is required to complete this transaction.

[Digital signature instructions](#) Show

Device nickname: Jessica's iPhone



To routing transit: 091300719

Amount: 1.00

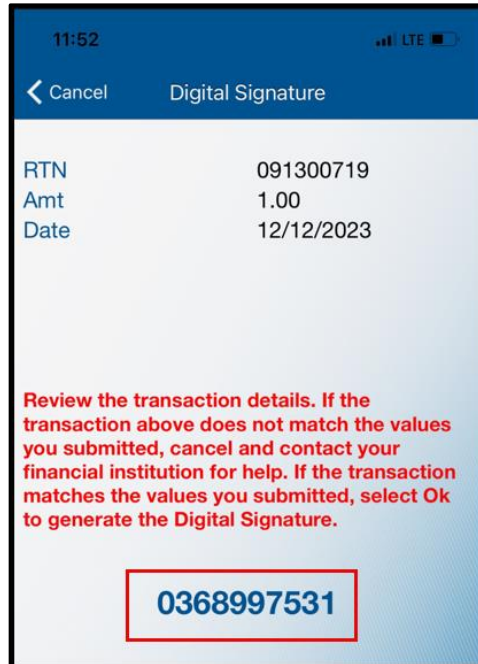
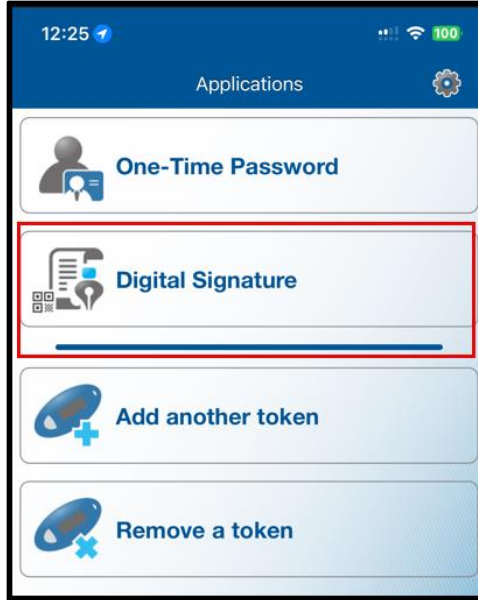
Date: 12/12/2023

Digital signature *

* Indicates required field

[Complete challenge](#) [Cancel](#)

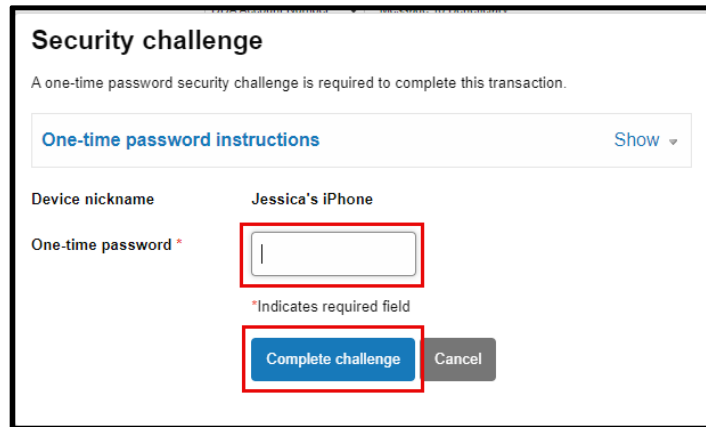
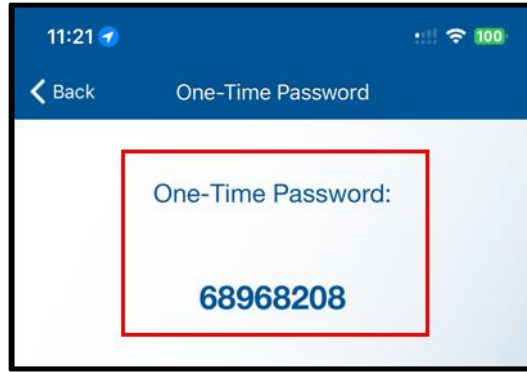
[Can't scan the image?](#)



Enter the numbers and click Complete Challenge.

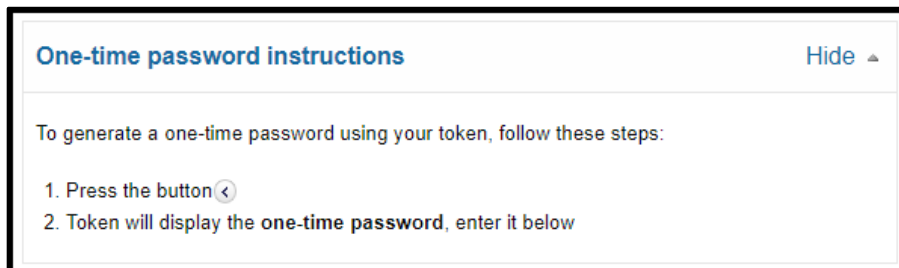
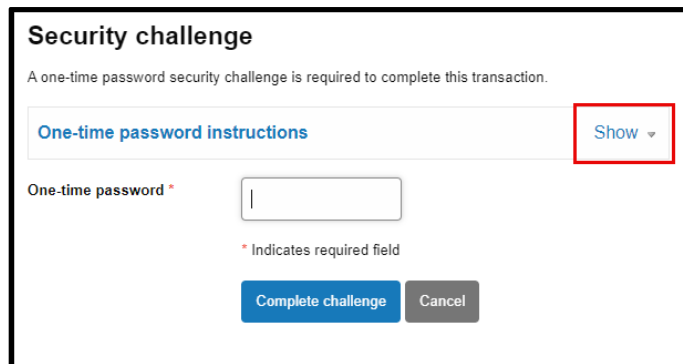
Select Can't Scan The mage, if the user is unable to use the QR code.

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



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 – wires require dual control.

Wire

⚠ 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 Wire transfer to continue processing, 1 approval is required.

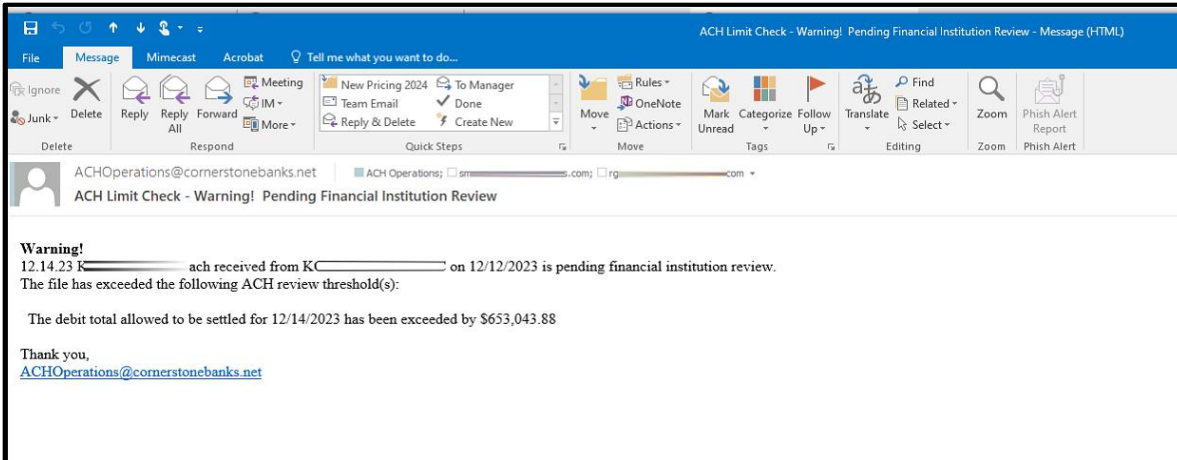
Client Limit Exceptions
This transfer requires approval because all wires have been configured for review
For the Wire transfer to continue processing, 1 approval is required.

Wire Transfer Summary	
Transfer Description:	Vendor Payment -1
Effective Date:	12/12/2023
Amount:	\$1.00
Reference Number:	7a04acebf4
Wire Number:	Not Available

Done

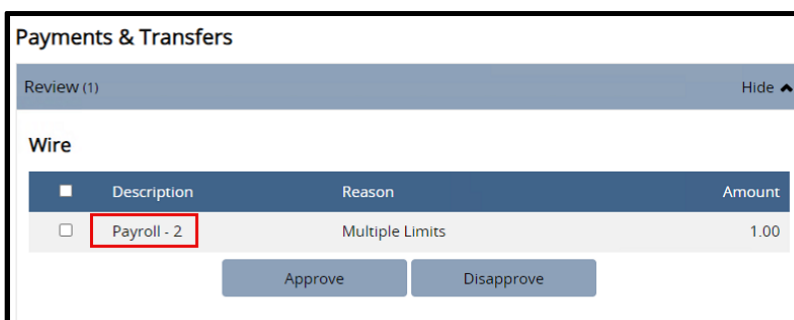
ACH Operations sends the email to ACH Limit Check – Warning! Pending Financial Institution Review to the BOB users.

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

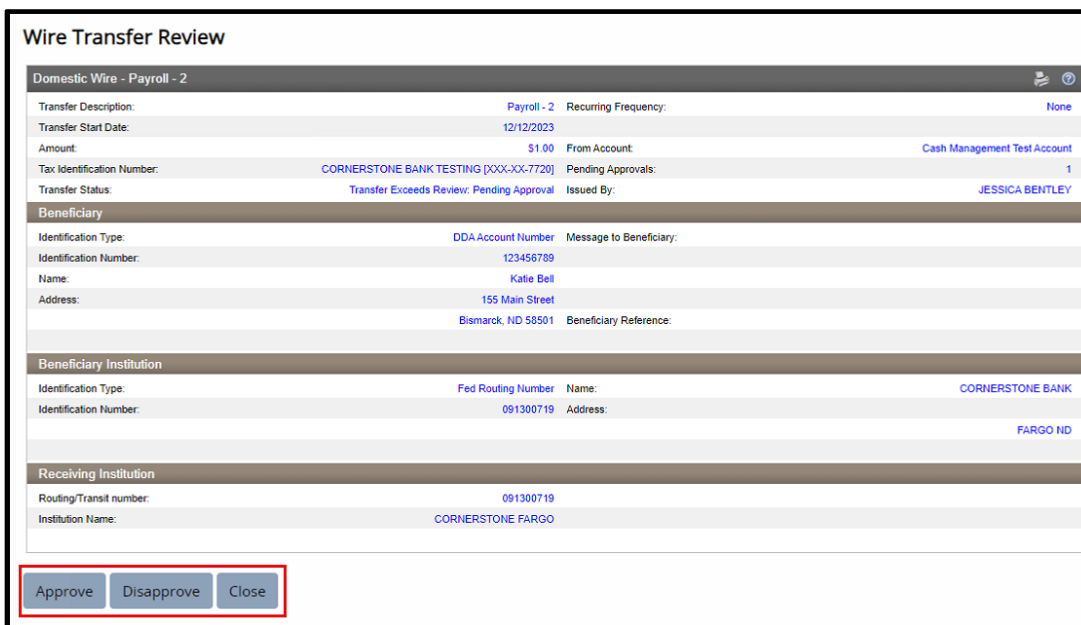


Note: For Dual Control – if one user initiates, that same user cannot approve the wire.

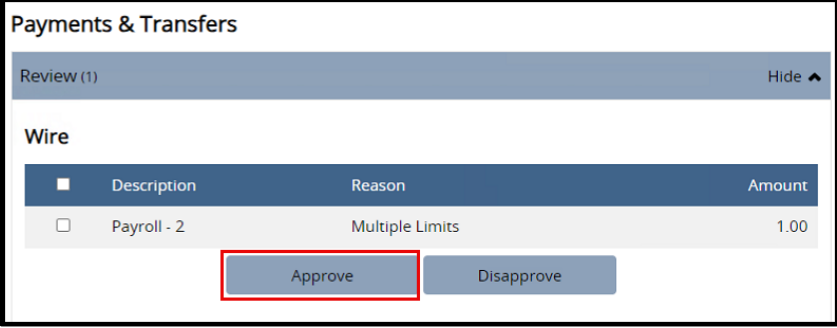
The approver views the wire under Payments & Transfers > Review. Click on the wire to view the details.



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



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



Payments & Transfers

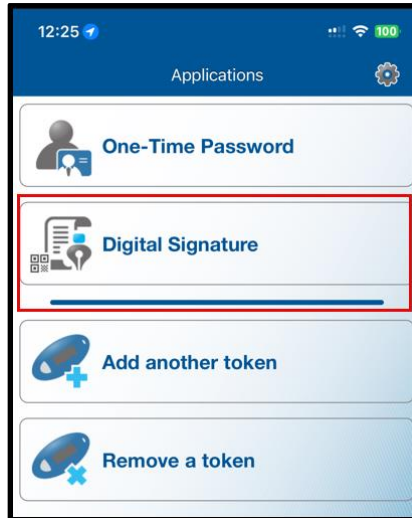
Review (1) Hide ▲

Wire

<input type="checkbox"/>	Description	Reason	Amount
<input type="checkbox"/>	Payroll - 2	Multiple Limits	1.00

Approve Disapprove

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 Katie Phone



Routing transit 091300719

Amount 1.00

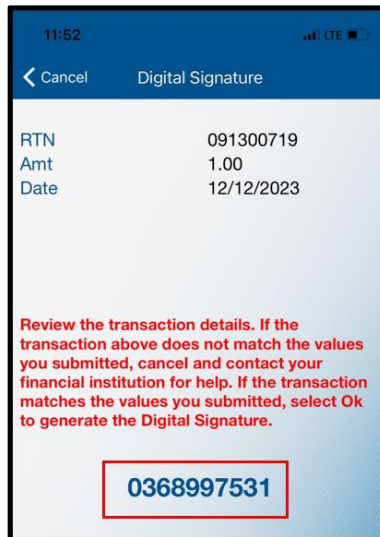
Date 12/12/2023

Digital signature * SHOW

* Indicates required field

Complete Challenge Cancel

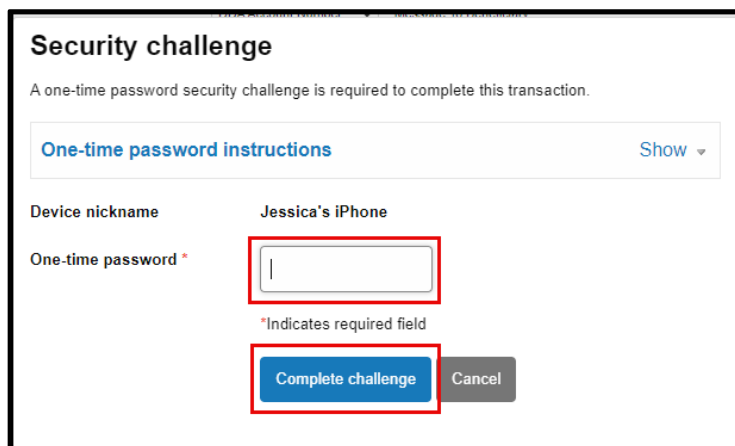
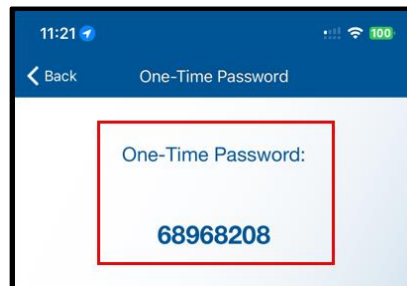
Can't Scan The Image?



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 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

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 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 approved.



Payments & Transfers

Review (0) Hide ▲

Wire

✔ Your wire transfer has been approved:
• Payroll - 2

Description	Reason	Amount
There are no transfers requiring review.		

From: noreply@cornerstonebanks.net <noreply@cornerstonebanks.net>
Sent: Tuesday, December 12, 2023 11:51 AM
To: Wires <Wires@cornerstonebanks.net>
Subject: Wire Limit Check - Warning!

Warning!
Payroll - 2 (Reference Number: ee440e784b) received from C_____ on 12/12/2023 is pending Client Review.

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
<input type="checkbox"/> Vendor Payment -1	Multiple Limits	1.00

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

Wire Transfer Review

Domestic Wire - Vendor Payment -1

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 58701	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		

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

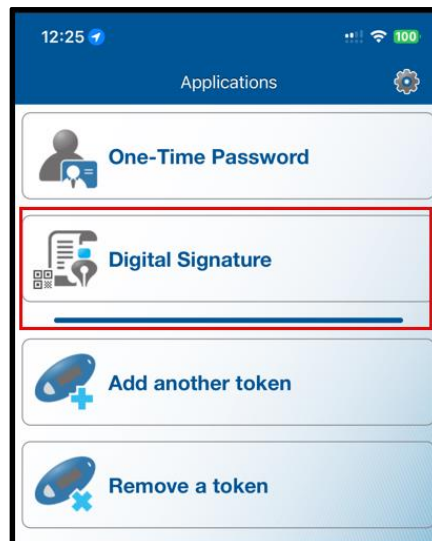
Payments & Transfers

Review (1) Hide ▲

Wire

<input type="checkbox"/>	Description	Reason	Amount
<input type="checkbox"/>	Vendor Payment -1	Multiple Limits	1.00

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

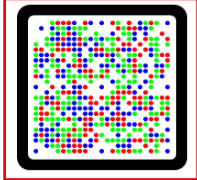




Security Challenge
A digital signature security challenge is required to complete this transaction.

Digital Signature Instructions Show ▾

Device nickname: Katie Phone



Routing transit: 091300719
Amount: 1.00
Date: 12/12/2023

Digital signature * SHOW

* Indicates required field

Complete Challenge Cancel

Can't Scan The Image?

11:52 LTE

Cancel Digital Signature

RTN: 091300719
Amt: 1.00
Date: 12/12/2023

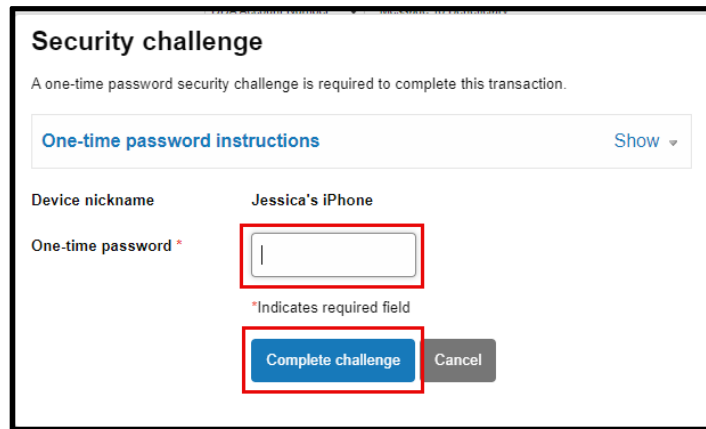
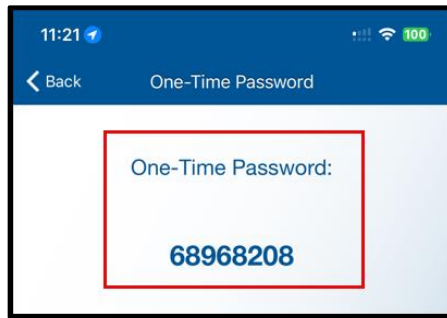
Review the transaction details. If the transaction above does not match the values you submitted, cancel and contact your financial institution for help. If the transaction matches the values you submitted, select Ok to generate the Digital Signature.

0368997531

Enter the numbers and click Complete Challenge.

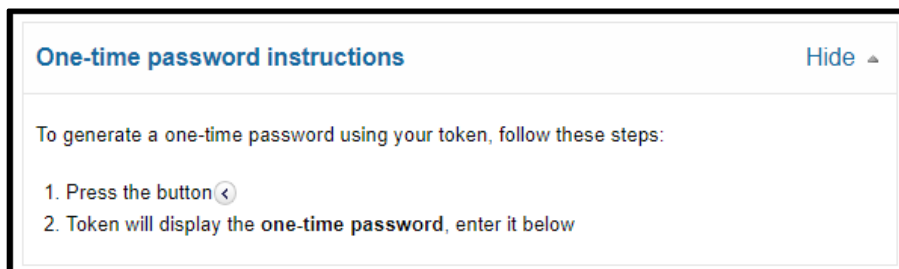
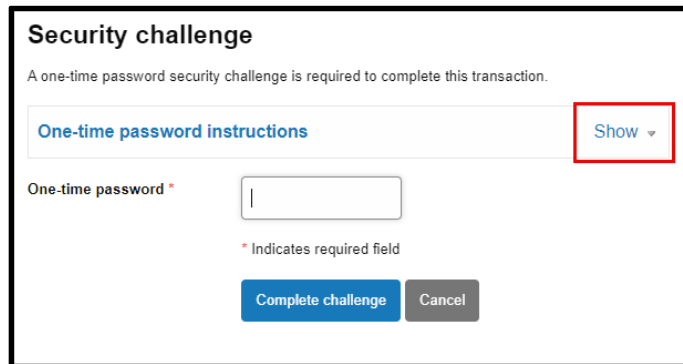
Select Can't Scan The Image, if the user is unable to use the QR code.

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 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

The following screen appears – wire disapproved.

Payments & Transfers

Review (0) Hide ▲

Wire

✔ Your wire transfer has been disapproved: ×

- Vendor Payment -1

Description	Reason	Amount
There are no transfers requiring review.		

From: noreply@cornerstonebanks.net <noreply@cornerstonebanks.net>
Sent: Tuesday, December 12, 2023 11:49 AM
To: Wires <Wires@cornerstonebanks.net>
Subject: Wire Transfer Disapproved

Vendor Payment -1 received from C [REDACTED] on 12/12/2023 has been disapproved and will not be originated.
Reviewer: Katie Bell

Thank you,
noreply@cornerstonebanks.net

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
 - International
 - International FX
- Reference Number
- Date Range
- Amount Range
- From Account Number

Select 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

Transfer Description:

Wire Type:

Reference Number:

Date Range: To

Amount Range: To

From Account Number:

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	
Payroll - 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: a4f4238992 Placement Date: 12/12/2023 11:46:40 AM	
Payroll - 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

* 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

58703 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

(* Indicates Required Fields)

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

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

Transfer Description: []

Date Range: [] To []

Amount Range: [] To []

Client Name: []

Reference Number: []

The Wire List appears. Click on the wire.

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

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

Wire

1 of 2 1 - Domestic Wire Details 2 - Delete Confirmation

Step 1 - Domestic Wire Details

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: 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

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

Inquire Wire Transfer Transfer Description:
 Change Wire Transfer Date Range: To
 New Wire Transfer Amount Range: To
 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

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.



Select 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 Selection

Tax Identification 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.

Select 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
 - Existing Template
 - New Template
 - Delete Template
- Wire Transfer Template
- Foreign Exchange Contract
- Multiple Wire Transfer Using Template

Wire Transfer Template

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

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

Select 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

Template Name:

Wire Type: All ▼

Template Group: All ▼

Foreign Exchange Contract

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

- Client Name
- Contract Number
- FX Status
 - All
 - Available
 - Processed
 - Cancelled
 - Expired
 - Saved

Select 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

Client Name:

Contract Number:

FX Status:

Submit

All
Available
Processed
Cancelled
Expired
Saved

The Foreign Exchange Contract List appears.

Foreign Exchange Contract List - C

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

Multiple Wire Transfer Using Template

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

- Wire Type
 - All
 - Domestic
 - International

Select Wire Transfer Criteria

Wire Type:

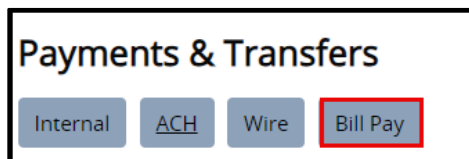
Inquire Wire Transfer
 Change Wire Transfer
 New Wire Transfer
 New Wire Transfer Using Existing Transfer
 Delete Wire Transfer
 Review Wire Transfer
 Import Wire Transfer
 Import Wire Using Template
 Wire Transfer Template
 Foreign Exchange Contract
 Multiple Wire Transfer Using Template

Submit

All
All
Domestic
International

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 *

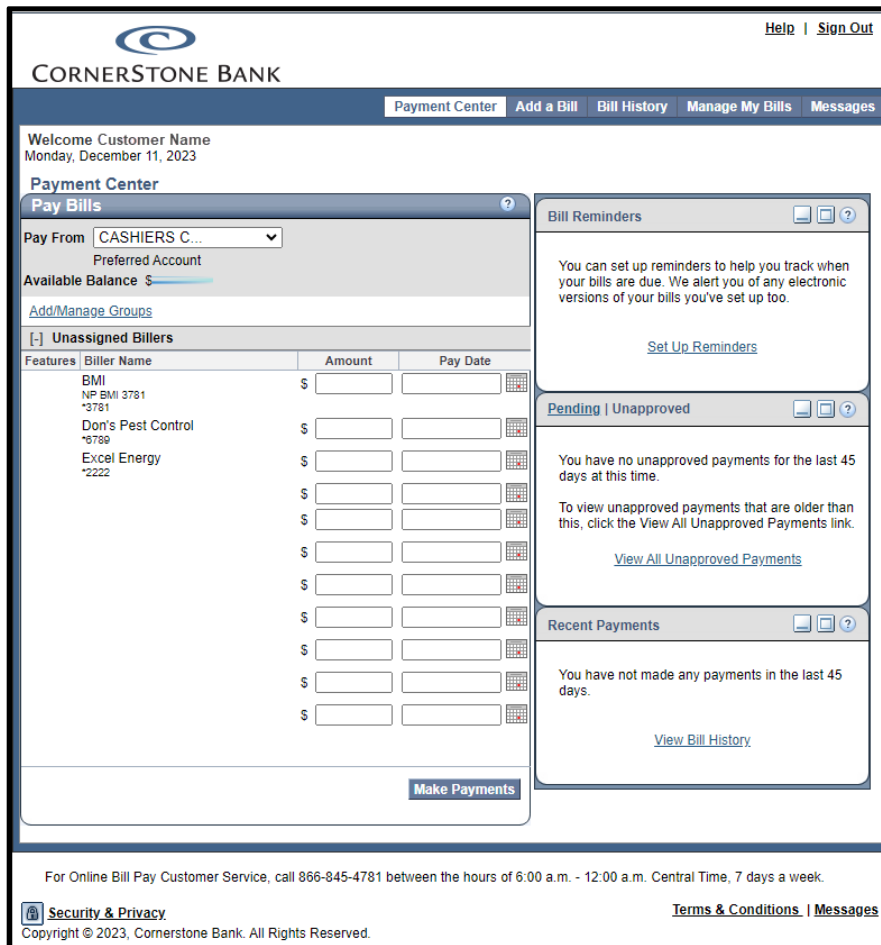
Phone number *
Including area code (10 digits)

* Indicates required field

Bill Pay Enrollment

Your enrollment has been submitted successfully. [Go to bill pay.](#)

The main page appears.



CORNERSTONE BANK [Help](#) | [Sign Out](#)

Payment Center | [Add a Bill](#) | [Bill History](#) | [Manage My Bills](#) | [Messages](#)

Welcome Customer Name
Monday, December 11, 2023

Payment Center

Pay Bills

Pay From: CASHIERS C... (Preferred Account)

Available Balance: \$

[Add/Manage Groups](#)

Unassigned Billers

Features	Billers Name	Amount	Pay Date
	BMI NP BMI 3781 *3781	\$ <input type="text"/>	<input type="text"/>
	Don's Pest Control *6789	\$ <input type="text"/>	<input type="text"/>
	Excel Energy *2222	\$ <input type="text"/>	<input type="text"/>
		\$ <input type="text"/>	<input type="text"/>
		\$ <input type="text"/>	<input type="text"/>
		\$ <input type="text"/>	<input type="text"/>
		\$ <input type="text"/>	<input type="text"/>
		\$ <input type="text"/>	<input type="text"/>
		\$ <input type="text"/>	<input type="text"/>
		\$ <input type="text"/>	<input type="text"/>

Bill Reminders

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.

[Set Up Reminders](#)

Pending | Unapproved

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.

[View All Unapproved Payments](#)

Recent Payments

You have not made any payments in the last 45 days.

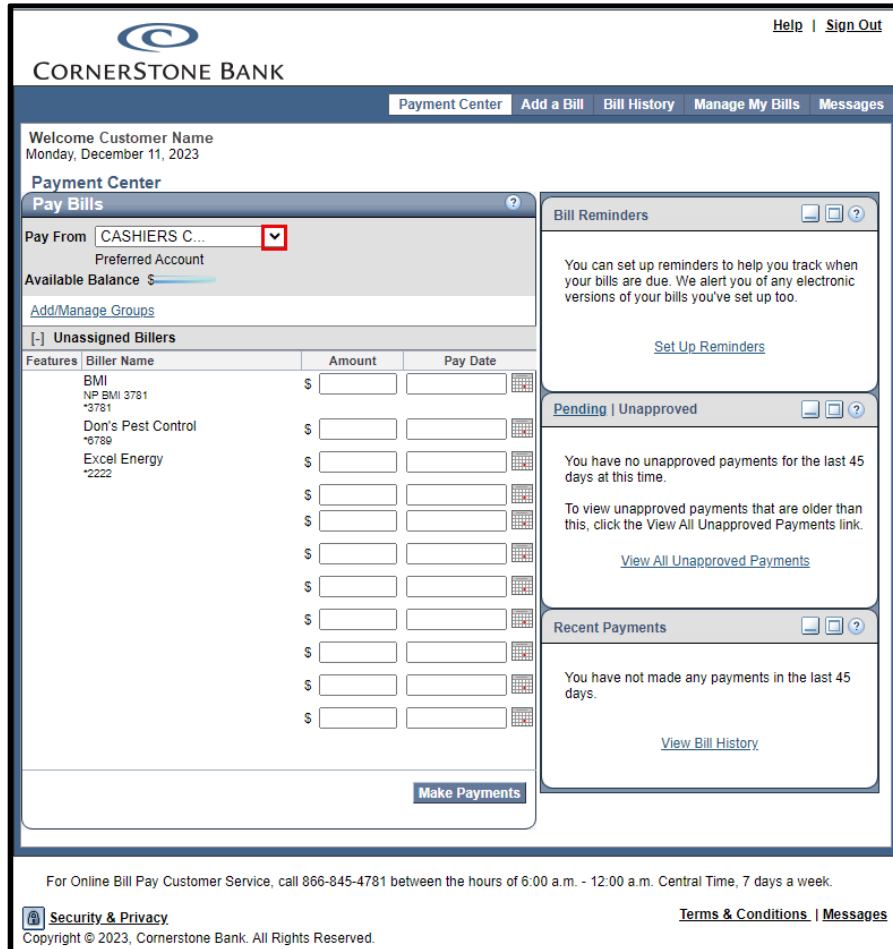
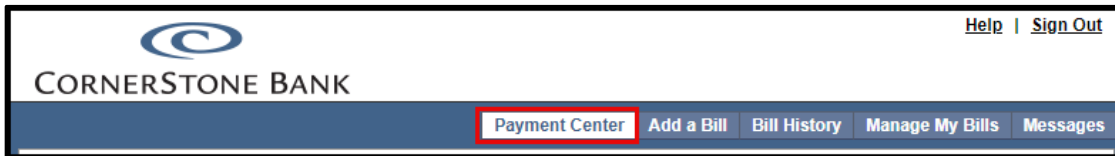
[View Bill History](#)

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.

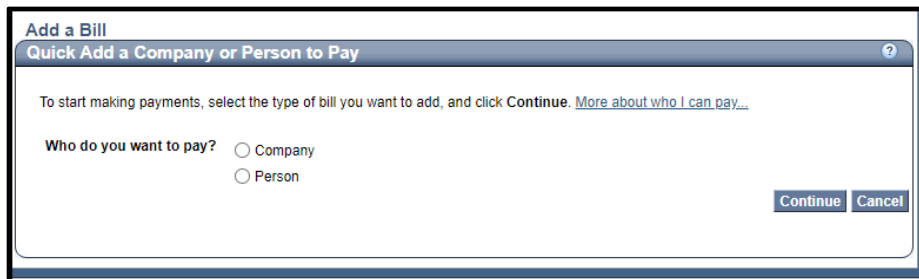
[Security & Privacy](#) | [Terms & Conditions](#) | [Messages](#)
 Copyright © 2023, Cornerstone Bank. All Rights Reserved.

Pay Bills

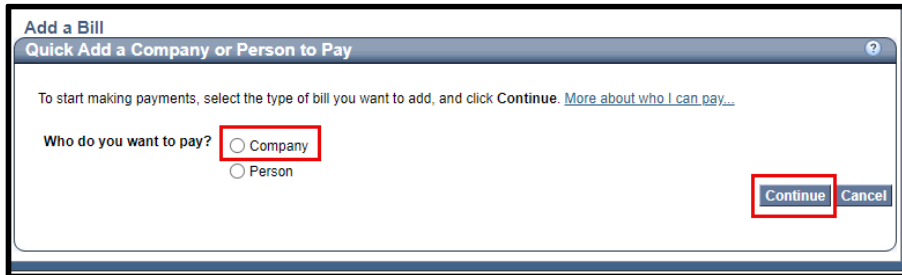
Under the Payment Center, select the pay from account.



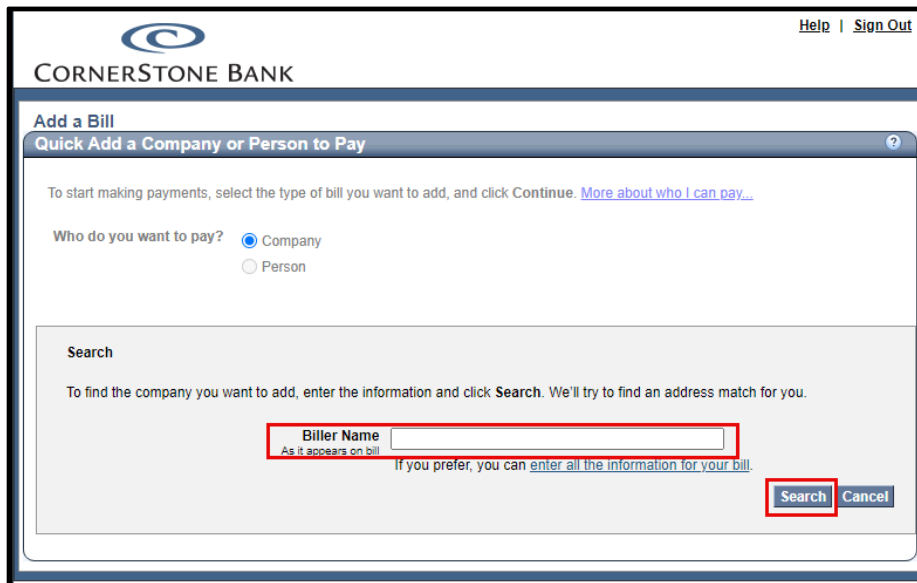
Add a bill using Quick Add a Company or Person to Pay.



Add a company to pay. Enter the Biller Name.



The screenshot shows a dialog box titled "Add a Bill" with a subtitle "Quick Add a Company or Person to Pay". The main text reads: "To start making payments, select the type of bill you want to add, and click Continue. [More about who I can pay...](#)". Below this, the question "Who do you want to pay?" is followed by two radio button options: "Company" (which is selected and highlighted with a red box) and "Person". At the bottom right, there are two buttons: "Continue" (highlighted with a red box) and "Cancel".

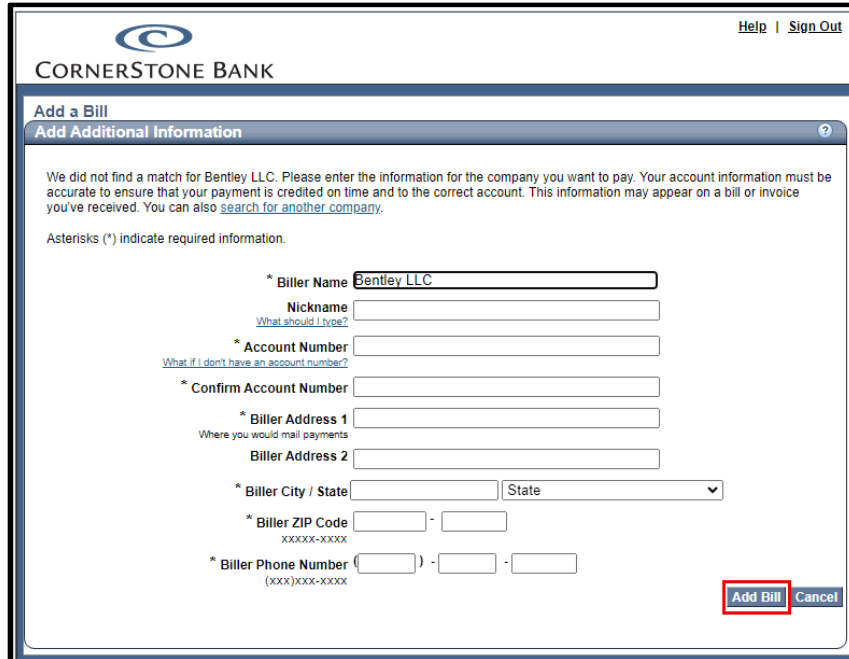


The screenshot shows the same "Add a Bill" dialog box, but now the "Company" radio button is selected. Below the radio buttons, there is a section titled "Search" with the text: "To find the company you want to add, enter the information and click Search. We'll try to find an address match for you." Below this text is a text input field labeled "Biller Name" with the subtext "As it appears on bill" below it. A red box highlights the input field and the "Search" button. Below the input field, there is a note: "If you prefer, you can [enter all the information for your bill.](#)". At the bottom right, there are two buttons: "Search" (highlighted with a red box) and "Cancel".

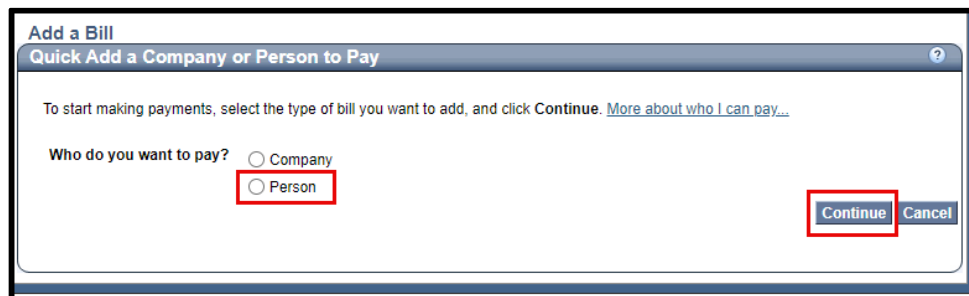
Complete the following:

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

Click Add Bill.



Add a person to pay. Click Continue.



Complete the following:

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

Add a Bill
Add a Person to Pay

Please enter the information for the person 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 have received.

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

Click Add Bill.

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

Enter the dollar amount and pay date.

Features	Billor Name	Amount	Pay Date
	BMI NP BMI 3781 *3781	\$ 10.00	12/18/2023
		Add Invoices	
	Don's Pest Control *6789	\$ 200.00	12/18/2023
		Add Invoices	
	Excel Energy *2222	\$ <input type="text"/>	<input type="text"/>
		\$ <input type="text"/>	<input type="text"/>
		\$ <input type="text"/>	<input type="text"/>
		\$ <input type="text"/>	<input type="text"/>
		\$ <input type="text"/>	<input type="text"/>
		\$ <input type="text"/>	<input type="text"/>
		\$ <input type="text"/>	<input type="text"/>

X

December 2023 ▶

S	M	T	W	T	F	S
						1 2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

January 2024

S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Blue dates are available
Today's Date in Bold

Add invoices under a biller.

Payment Center
Manage Invoice Information

Billers Name: BMI

Total Amount: \$ 0.00 The total is automatically calculated by adding the amount of each invoice.

Invoice Information

Invoice Number	Amount	Description	Action
You have not added any invoices to this bill.			
Invoice Number	Amount	Description	
<input type="text"/>	Invoice: \$ <input type="text"/>	<input type="text"/>	
	Discount: \$ <input type="text"/>	<input type="text"/>	

Bill Reminders

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

Bill Reminders

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.

[Set Up Reminders](#)

Select from the list of billers.

Manage My Bills
Add and Change Bill Options

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.

<table border="1"> <tr> <td>Billers Name</td> <td>Select From List</td> </tr> <tr> <td></td> <td>Select From List</td> </tr> <tr> <td></td> <td>BMI *3781</td> </tr> <tr> <td></td> <td>Don's Pest Control *6789</td> </tr> <tr> <td></td> <td>Excel Energy *2222</td> </tr> <tr> <td></td> <td>K</td> </tr> <tr> <td></td> <td>K</td> </tr> <tr> <td></td> <td>M</td> </tr> <tr> <td></td> <td>M</td> </tr> <tr> <td></td> <td>S</td> </tr> <tr> <td></td> <td>L</td> </tr> </table>	Billers Name	Select From List		Select From List		BMI *3781		Don's Pest Control *6789		Excel Energy *2222		K		K		M		M		S		L	<p>For Online Biller</p> <p>Security & Privacy</p> <p>Copyright © 2023</p>	<p>4781 between the hours of 6:00 a.m. - 12:00 a.m. Central Time, 7 days a week.</p> <p style="text-align: right;">Terms & Conditions Messages</p>
Billers Name	Select From List																							
	Select From List																							
	BMI *3781																							
	Don's Pest Control *6789																							
	Excel Energy *2222																							
	K																							
	K																							
	M																							
	M																							
	S																							
	L																							



Manage My Bills
Add and Change Bill Options

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

What would you like to do?

- Add an automatic payment
- Set up reminders for this bill
- Update biller information
- Delete this biller

Select one of the following:

- Add an automatic payment

Biller Name

What would you like to do?

Add an automatic payment

Asterisks (*) indicate required information.

Pay From

*Payment Amount \$

All payments are the same amount

The amount of the last payment should be \$

*Send First Payment On

*Payment Frequency

Send Payments Until I change or cancel this payment

A total of payments are sent

But not after

You can also receive email about your automatic payments.

Email address

Email me when the payment is pending

Email me when the payment has been sent

Email me before sending the last payment



*Send First Payment On

*Payment Frequency

Send Payments Until

You can also receive email

Email address

- Select a frequency
- Weekly
- Every 2 weeks
- Every 4 weeks
- Twice a month
- Monthly
- Every 2 months
- Every 3 months
- Every 6 months
- Annually

- Set up reminders for this bill

Billers Name

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:

- Type the typical due date for this bill.
- Select how often you receive this bill.
- Type the typical amount due.
- Select how far in advance of the due date you want to receive a reminder.

Asterisks (*) indicate required information.

*Typical due date

*Bill Received

Typical Amount Due \$

*How far in advance of the due date you want to be reminded of this bill

If you'd like to receive email reminders, type your email address and select the type of reminders you want.

*Email address

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.



*Bill Received **Select a frequency** ▼
Typical Amount Due \$
Want to be reminded of this bill
Every 2 weeks
Every 4 weeks
Twice a month
Monthly
Every 2 months
Every 3 months
Every 6 months
Annually
*Email address

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

- Update biller information

Biller Name ▼

What would you like to do?

Add an automatic payment

Set up reminders for this bill

Update biller information

Asterisks (*) indicate required information.

*Biller/Person Name

Nickname

Category ▼
[Can I add a category?](#)

Account Number
To change, type the entire number

Confirm Account Number

*Address 1

Address 2

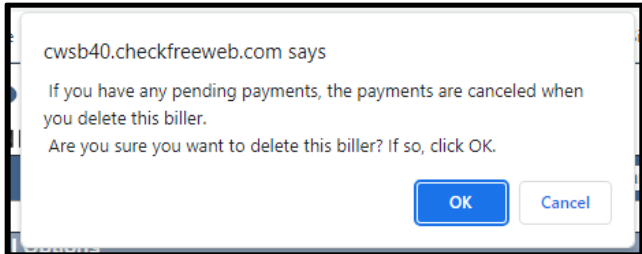
*City

*State/ZIP Code

*Biller Phone Number
xxx-xxx-xxxx

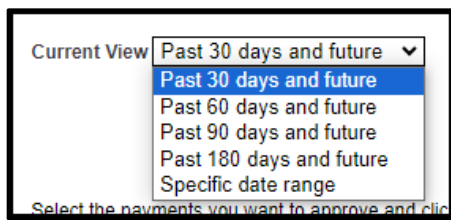
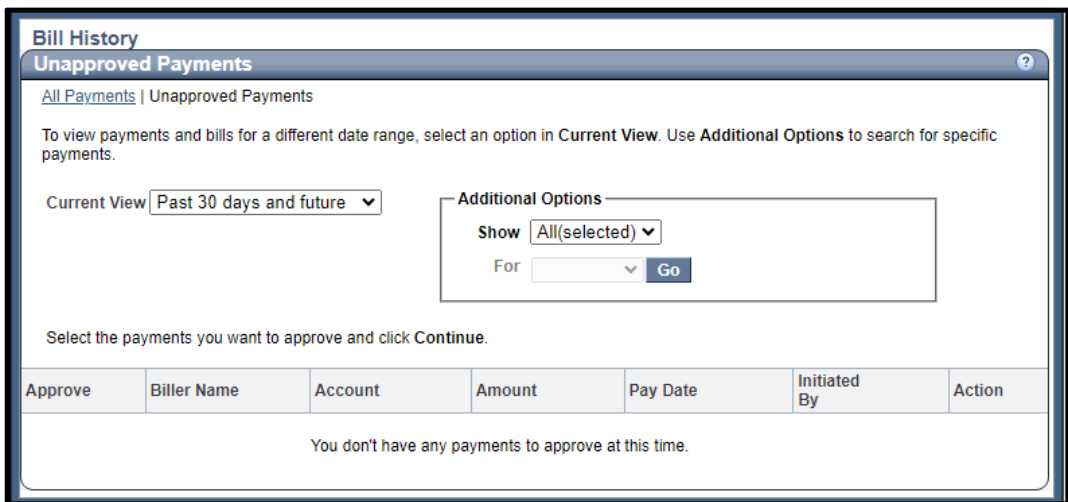
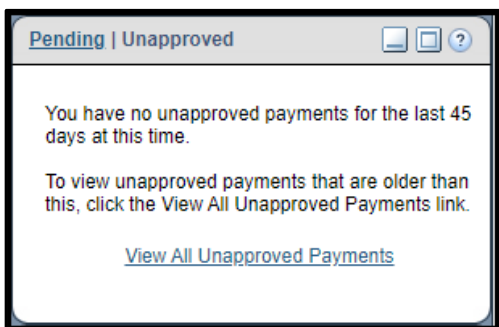
Account Number — For your protection, we show only part of your account number.

- Delete this biller



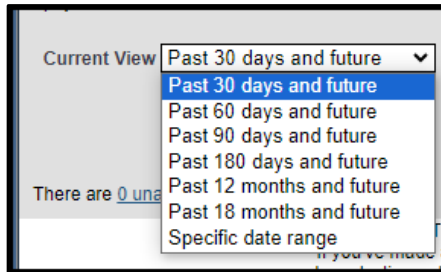
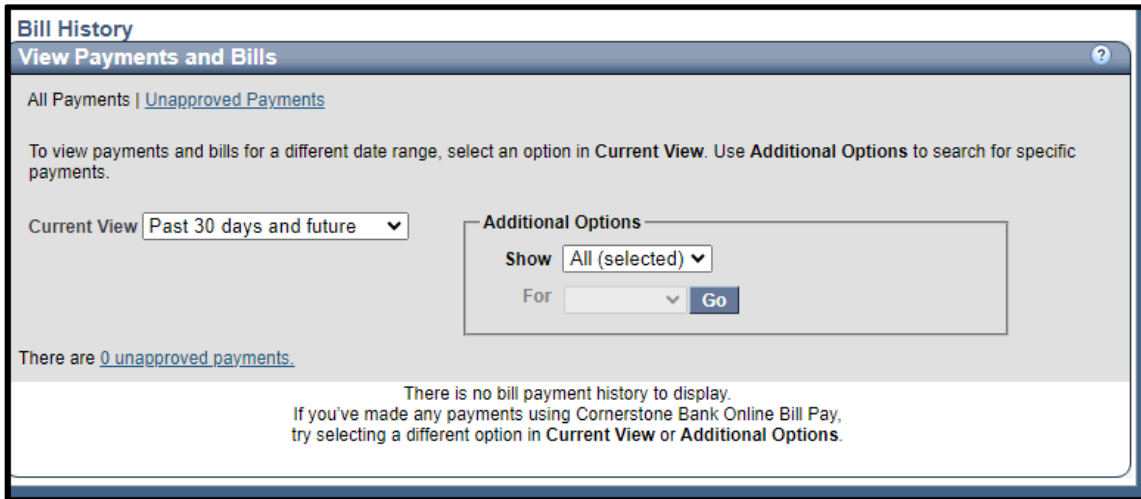
Pending | Unapproved

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



Recent Payments

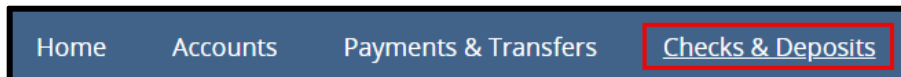
This section lists payments made in the last 45 days.



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.



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

Enter the following information:

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

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 *

Create a stop payment * For one check For a range of checks By transaction amount

Check number *

Amount *

Date *

Payee *

Reason *

* Indicates required field

- For a range of checks
 - Check 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 *

Create a stop payment * For one check For a range of checks By transaction amount

Check range *

Example: 101-120

Date *

Reason *

* Indicates required field

- 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 *

Create a stop payment * For one check For a range of checks By transaction amount

Amount *

Date

Payee *

Reason *

* Indicates required field

- 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 *

Create a stop payment * For one check For a range of checks By transaction amount

Check number *

Amount *

Date *

Payee *

Reason *

* Indicates required field

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

Create A Stop Payment Print

✔ Your stop payment has been created 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:

	Check number	Amount	Payee	Expires
Show Details ▼	1404	1.00	Cornerstone Bank	Jun 11, 2024

Issued Stop Payments

Account:

	Check number	Amount	Payee	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.

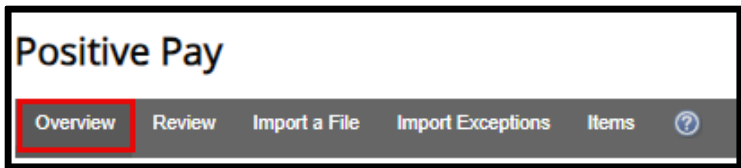
Checks & Deposits

Stop Payments
Positive Pay
Deposit Checks

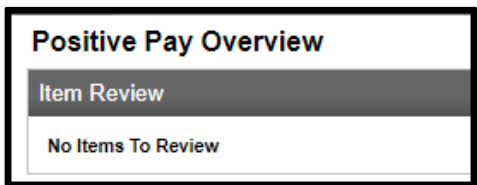
Overview

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

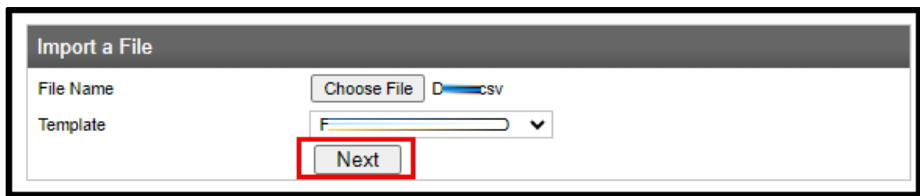
Note: Some users do reverse check positive pay; this allows every check posted as an exception.



Items to review appear in the Item Review section.



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



Select the issue date and click Import File.



The file uploads and exceptions listed below.

Positive Pay

Overview Review Import a File Import Exceptions Items

File DT&J.csv was successfully imported with 9 items for \$0.00.
Confirmation number: 18734

File DT&J.csv contained 3 exceptions.

Exceptions										
Row	Account	Check #	Issue Date	Amount	Payee	Reference #	Type	Reason	Edit	Delete
1	DDA Pay Type	Check No.	12/12/2023	Amount			Issue	Invalid Account Number Invalid Item Number Invalid Amount		X

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


Enter the following information:

- Account Number
- Check Number
- Date
- Amount
- Payee
- Reference Number
- Type
 - Issue
 - Item Stop
 - Void

Add an Item

Account Number

Check Number

Date 

Amount

Payee

Reference Number

Type

Type

Issue

Item Stop

Void

Import Exceptions

Click Add Item.

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

File Name	Import Date/Time	Template	Exception Count
DT&J.csv	December 12, 2023 at 2:51 PM	F	3

Click notepad to edit.

Positive Pay

Overview Review Import a File Import Exceptions Items

File Import Exception



File Information

File Name DT&J.csv

Import Date/Time December 12, 2023 at 2:51 PM

Template

Exceptions

Row	Account	Check #	Issue Date	Amount	Payee	Reference #	Type	Reason	Edit	Delete
1	DDA Pay Type	Check No.	12/12/2023	Amount			Issue	Invalid Account Number 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: Invalid Item Number

Issue Date: Invalid Amount

Amount:

Payee:

Reference Number:

Type: Invalid Amount

Type:

-
-
-

Select the X to delete the uploaded file.

Positive Pay

Overview Review Import a File Import Exceptions Items

File Import Exception

File Information

File Name: DT&J.csv
 Import Date/Time: December 12, 2023 at 2:51 PM
 Template: _____

Exceptions

Row	Account	Check #	Issue Date	Amount	Payee	Reference #	Type	Reason	Edit	Delete
1	DDA Pay Type	Check No.	12/12/2023	Amount			Issue	Invalid Account Number Invalid Item Number Invalid Amount		<input type="button" value="X"/>

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

Enter the following:

- Account
- Tran Date
- Amount
- Check Number
- Status
 - Not Reconciled
 - Reconciled
 - All Items



Item Search

Account: All

Tran Date: [] Through []

Amount: [] Through []

Check Number: [] Through []

Status: Not Reconciled

Search

Status: Not Reconciled

- Not Reconciled
- Reconciled
- All Items

Click Search.

Review

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

Positive Pay

Overview **Review** Import a File Import Exceptions Items ?

Select account and click Submit.

Item Review

Item Type Selection

Check Exceptions Account: All

Submit

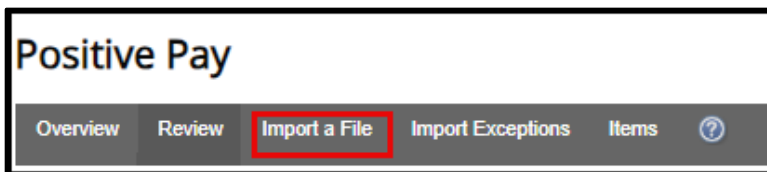
If there are no items to review, the following message appears.

Overview **Review** Import a File Import Exceptions Items ?

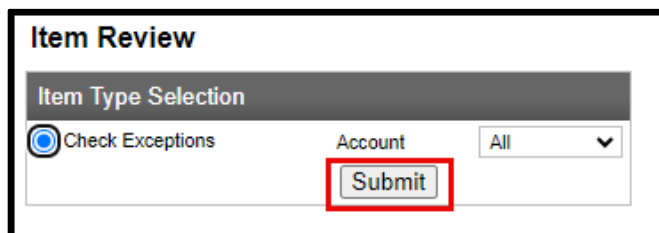
No Items to Review

Import File

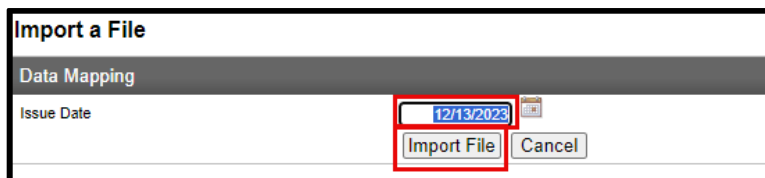
This section allows the user to import a file.



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



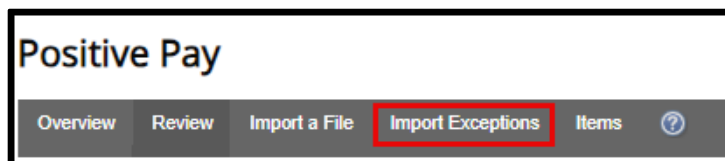
Enter the Issue Date and click Import File.



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 [redacted] was successfully imported with 9 items for \$0.00.
Confirmation number: 18750

File [redacted] contained 3 exceptions.

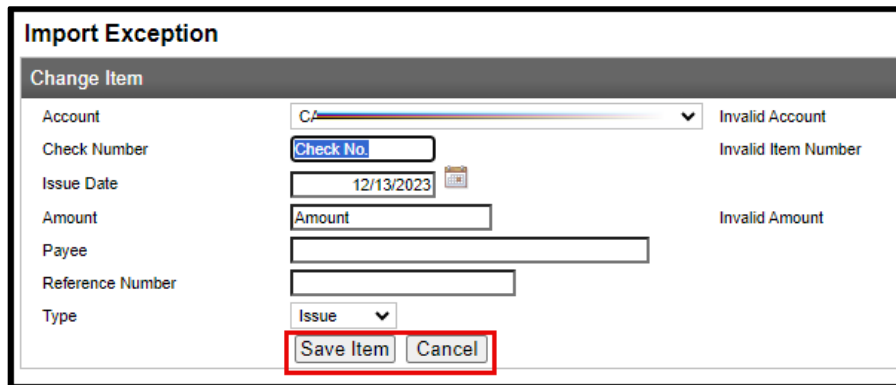
Row	Account	Check #	Issue Date	Amount	Payee	Reference #	Type	Reason	Edit	Delete
1	DDA Pay Type	Check No.	12/13/2023	Amount			Issue	Invalid Account Number Invalid Item Number Invalid Amount		

Enter the following information:

- Account Number

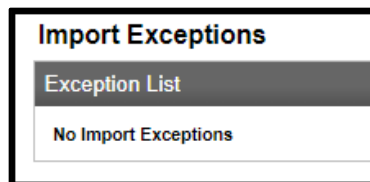
- Check Number
- Date
- Amount
- Payee
- Reference Number
- Type
 - Issue
 - Item Stop
 - Void

Note: Not all customers use Payee validation.



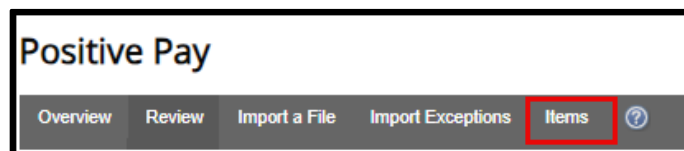

Click Save Item or Cancel.

Once exceptions are fixed, the following screen appears.



Items

This section allows users to review positive pay items.



Enter the following information:

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

Positive Pay

Overview Review Import a File Import Exceptions **Items** ?

Positive Payment Items

Item Search [Add Items](#)

Account: All

Issue Date: [] Through []

Amount: [] Through []

Check Number: [] Through []

Status: Not Reconciled

[Search Items](#)

Status

Not Reconciled

Not Reconciled

Reconciled

All Items

Click Search Items.

The Items List appears.

Positive Payment Items

Item Search [Add Items](#)

Account: All

Issue Date: 12/12/2023 Through 12/13/2023

Amount: [] Through []

Check Number: [] Through []

Status: All Items

[Search Items](#)

Account	Check Number	Issue Date	Amount	Payee	Reference #	Type	Status	Edit	Delete
C C P	123	12/13/2023	\$1.00			Void	Not Reconciled		

1 - 1 of 1 Items

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

Edit Positive Payment Items

Edit Item

Account: [Dropdown]

Check Number: [123]

Issue Date: [12/13/2023]

Amount: [1.00]

Payee: [Text Field]

Reference Number: [Text Field]

Issue Type: [Void]

[Save Item] [Cancel]

Select the X to delete the uploaded item.

Positive Payment Items

Item Search

Account: [All]

Issue Date: [12/12/2023] Through [12/13/2023]

Amount: [Text Field] Through [Text Field]

Check Number: [Text Field] Through [Text Field]

Status: [All Items]

[Search Items]

Items List

Account	Check Number	Issue Date	Amount	Payee	Reference #	Type	Status	Edit	Delete
C	123	12/13/2023	\$1.00			Void	Not Reconciled	[Icon]	[X]

1 - 1 of 1 Items

web15.secureinternetbank.com says

Are you sure you want to delete this row?

[OK] [Cancel]

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

Items List

No Records Match Selection Criteria

Deposit Checks

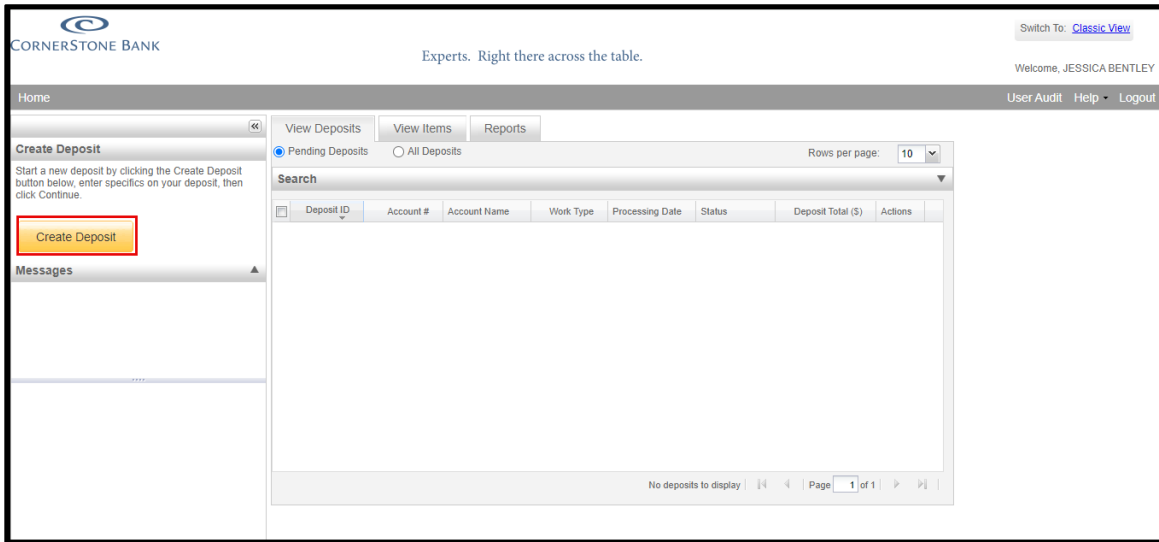
Cornerstone Bank calls this Remote Deposit. This section allows users to deposit checks online using a check scanner.

Checks & Deposits

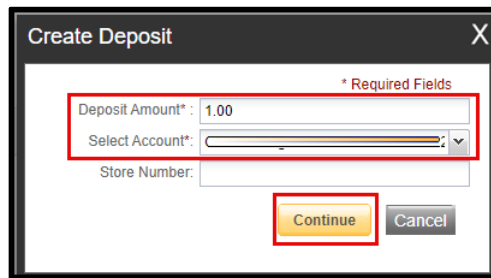
[Stop Payments] [Positive Pay] [Deposit Checks]

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

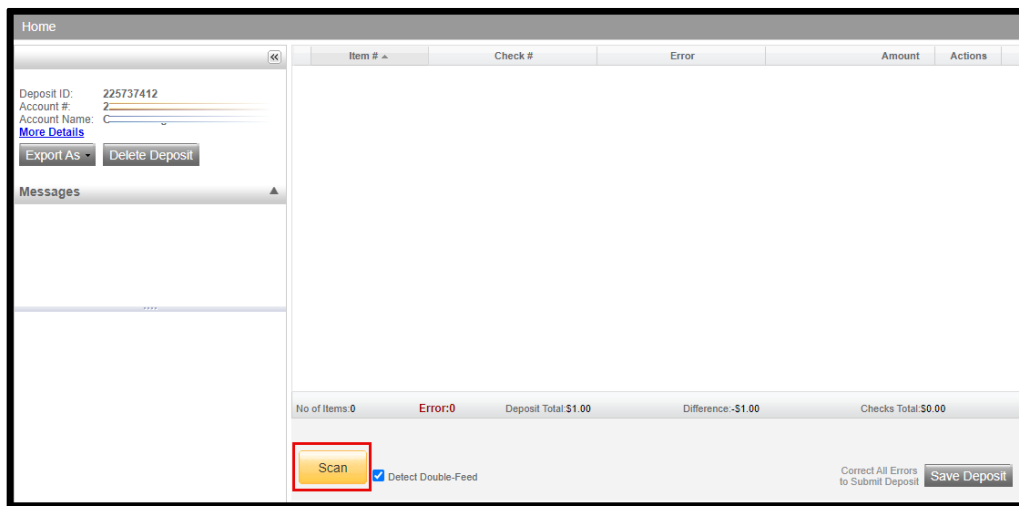
A new webpage opens. Click Create Deposit.



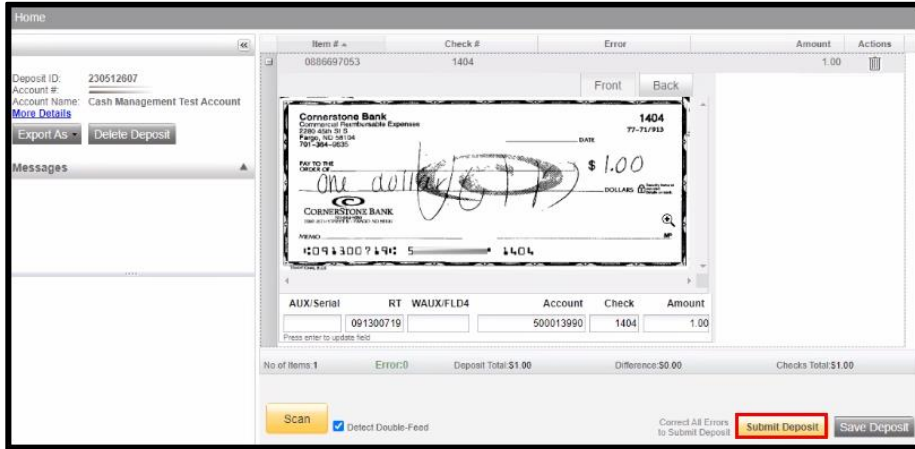
Enter in deposit amount and select account. Click Continue.



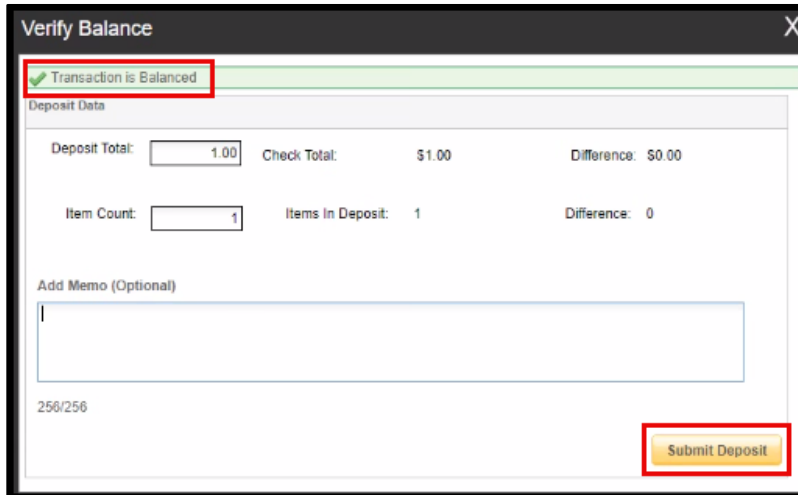
Click Scan.



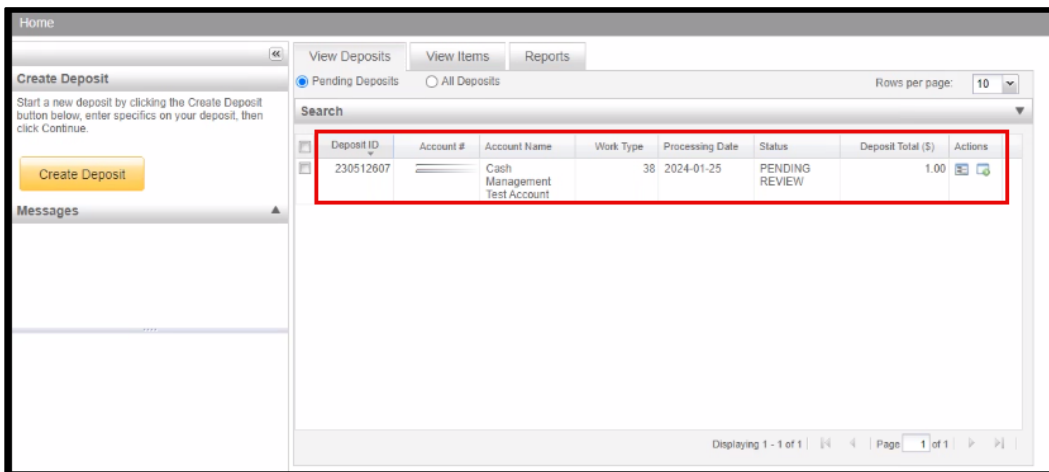
Click Submit Deposit.



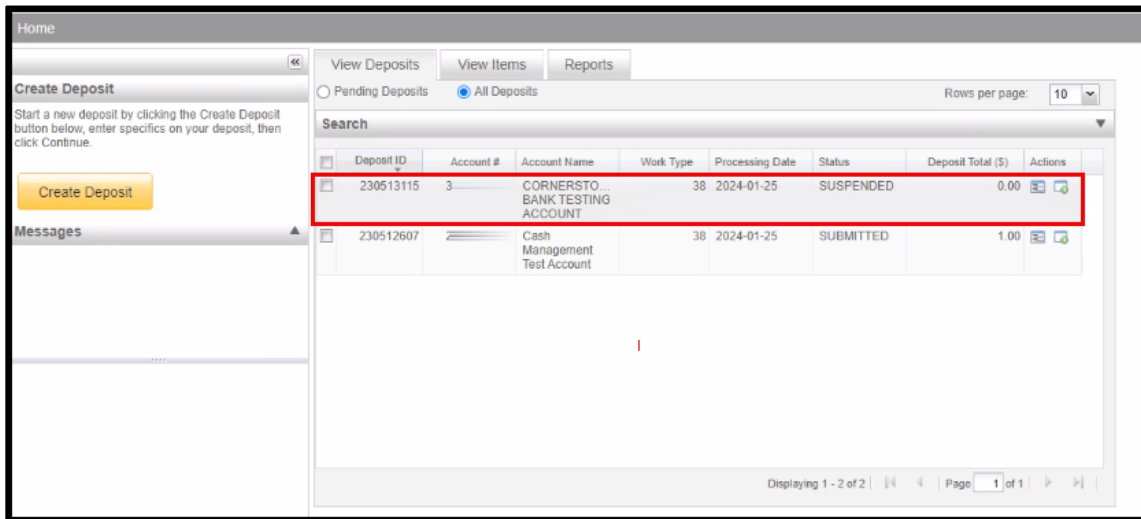
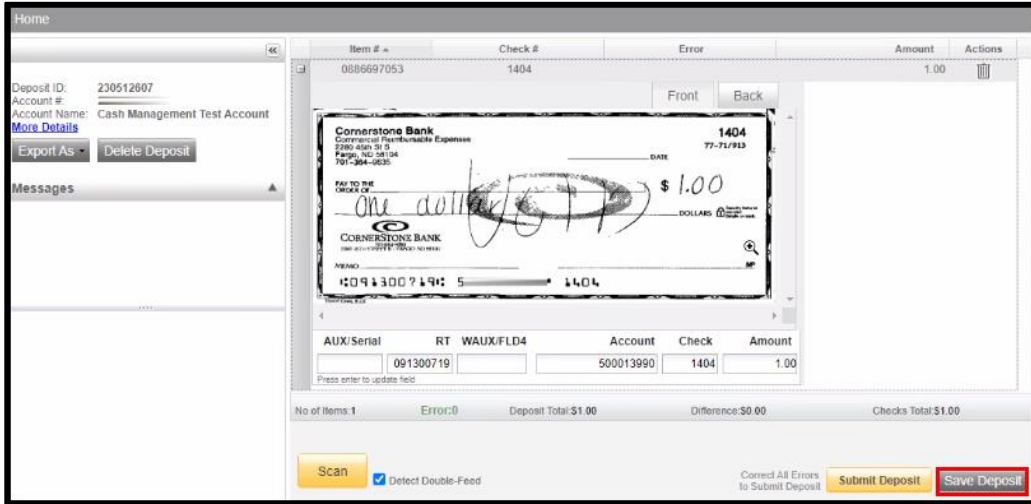
The system verifies the balance.



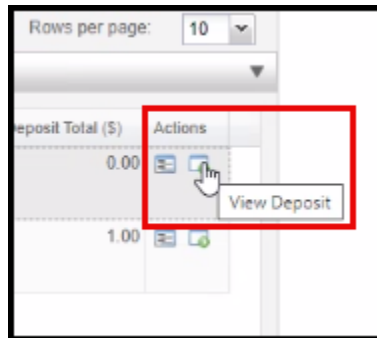
The deposit appears in the Search Box – pending review.



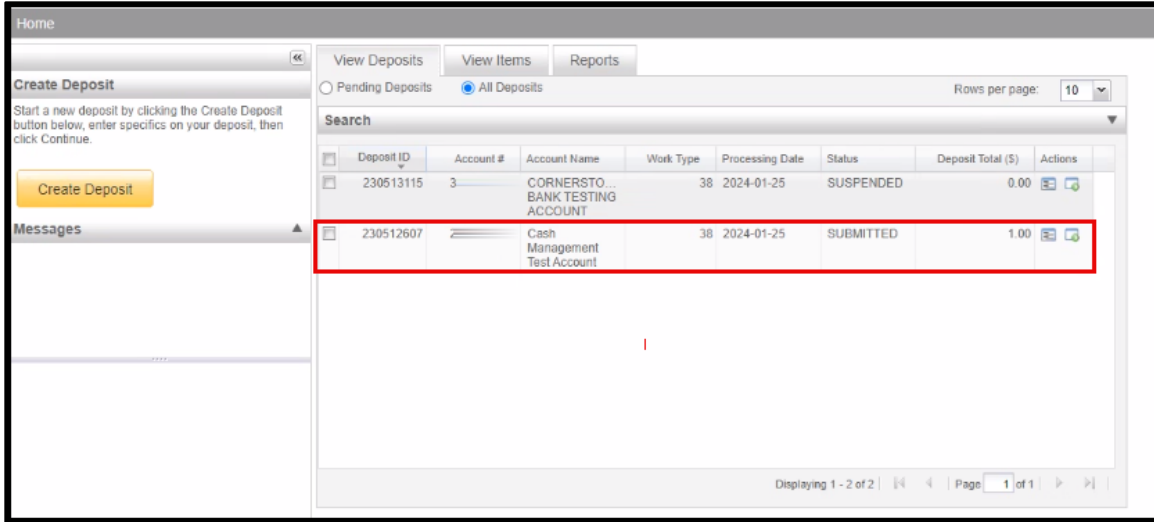
Alternatively, click Save Deposit to suspend the deposit.



Click on the right square to view the deposit.



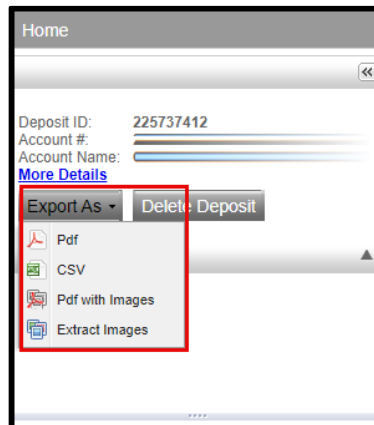
Once the deposit shows as submitted when the pending review is complete.

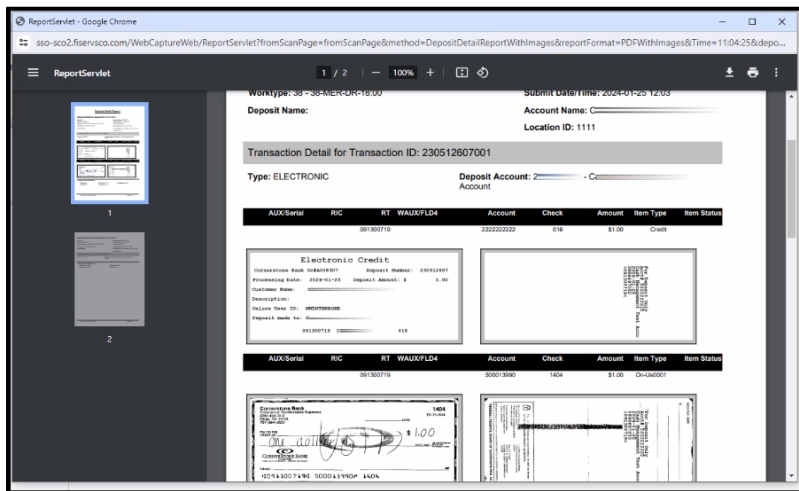
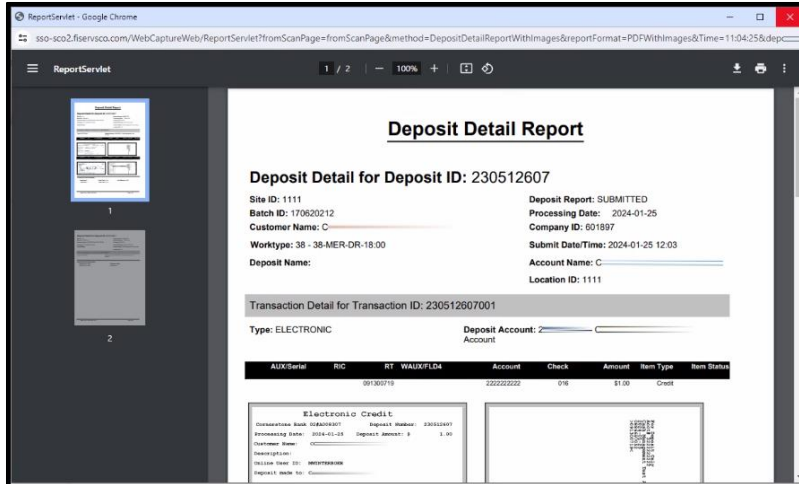


Once the scan completes, the user can export a report.

Options include:

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





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 team at 888-297-2100 or online at <https://www.cornerstone.bank/contact/>.

Cornerstone Bank Cash Management Team