



# Business Online Banking User Manual

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

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

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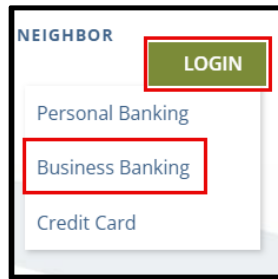
# CORNERSTONE BANK

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## Log In

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

Click on Login and select Business Banking.

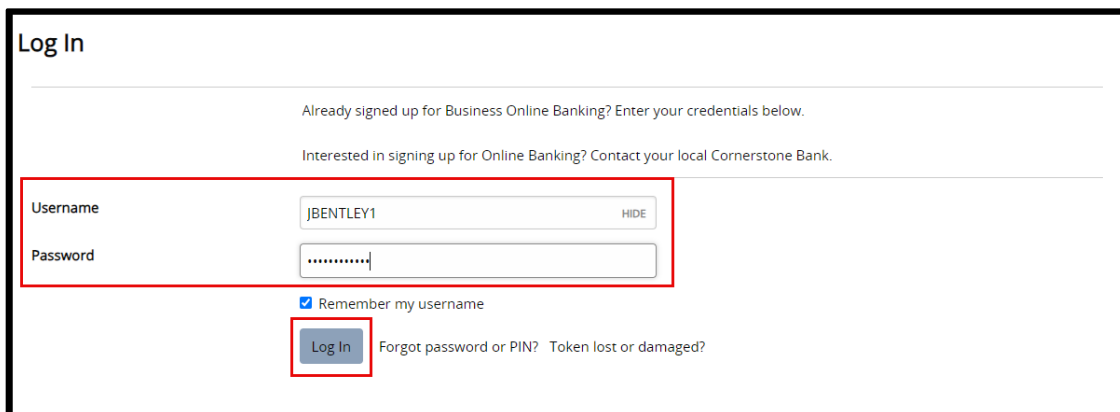


Enter Username and Password. A token user enters the one-time password along with their PIN in the Password field.

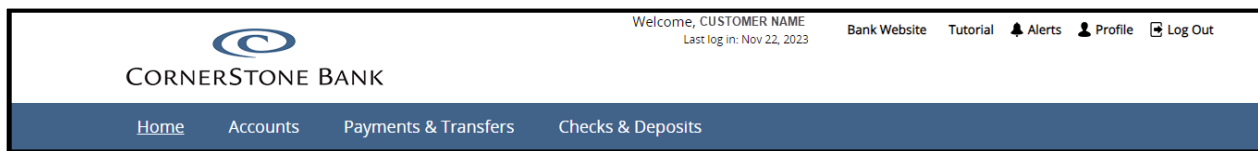
Refer to the following documents:

- [Signing into Business Online Banking with a Soft Token](#)
- [Signing into Business Online Banking with a Hard Token](#)

Click Log In.

A screenshot of the "Log In" page. The page title is "Log In". Below the title, there are two lines of text: "Already signed up for Business Online Banking? Enter your credentials below." and "Interested in signing up for Online Banking? Contact your local Cornerstone Bank." Below this is a form with two input fields: "Username" containing "JBENTLEY1" and "Password" containing ".....". A "HIDE" button is next to the username field. Below the password field is a checked checkbox labeled "Remember my username". A "Log In" button is highlighted with a red box. To the right of the button is a link: "Forgot password or PIN? Token lost or damaged?".

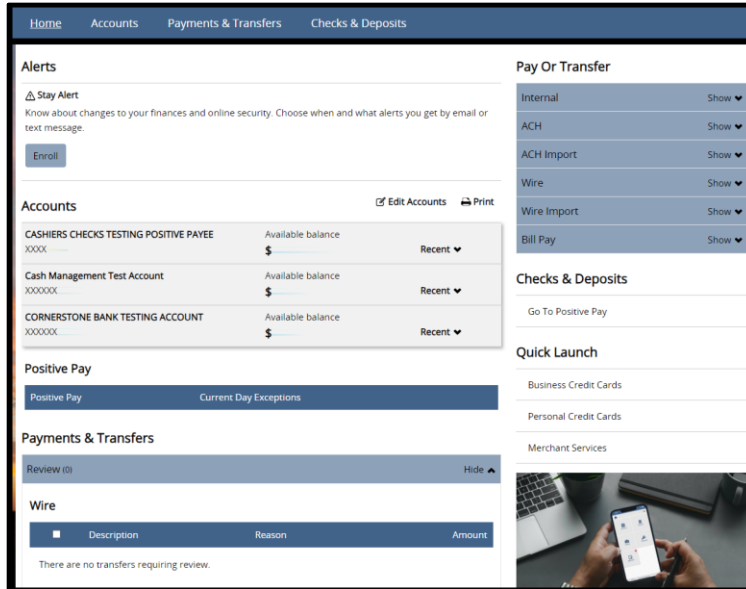
The system displays the Home Page.



## Home Page

This is the landing page for Business Online Banking.

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



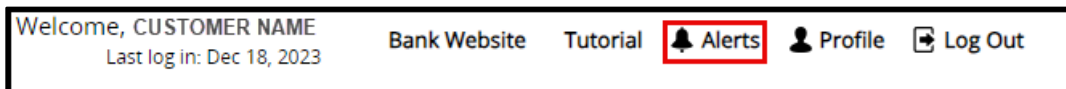
This toolbar is in the upper right hand corner of the Home Page.



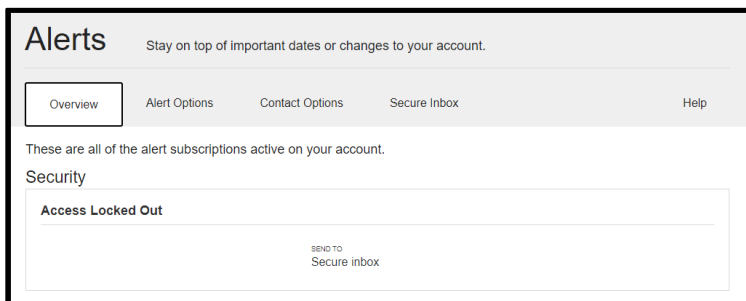
Click on the Bank Website to open another tab of Cornerstone Bank’s website.



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.

## Alerts

Stay on top of important dates or changes to your account.

Overview
Alert Options
Contact Options
Secure Inbox
Help

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.

+

**TRANSACTION**

Get alerts when deposits, checks, or withdrawals post to your account.

+

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

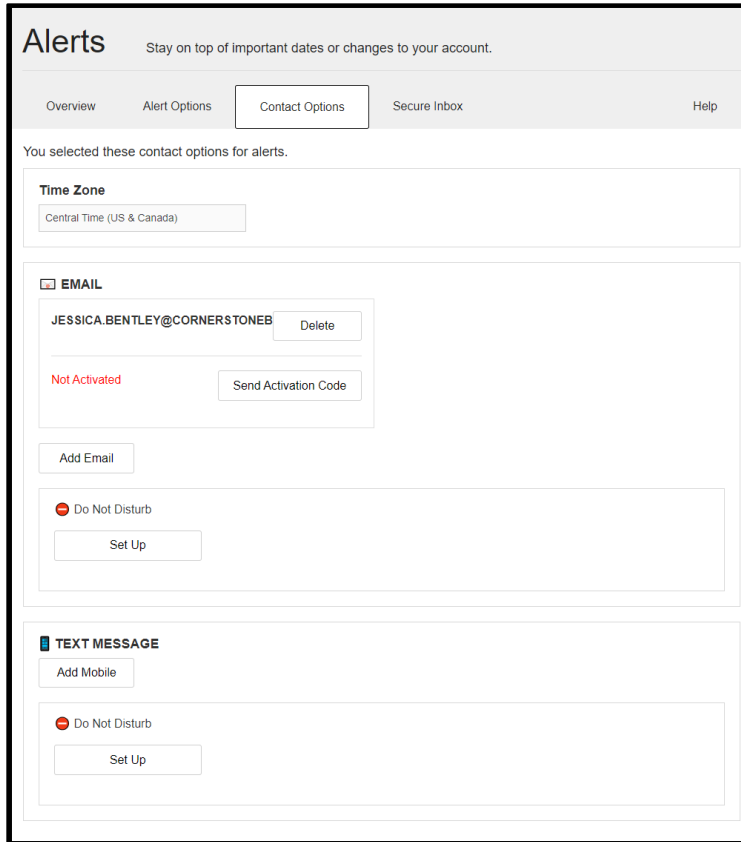
Withdrawal Transactions

Interest Paid

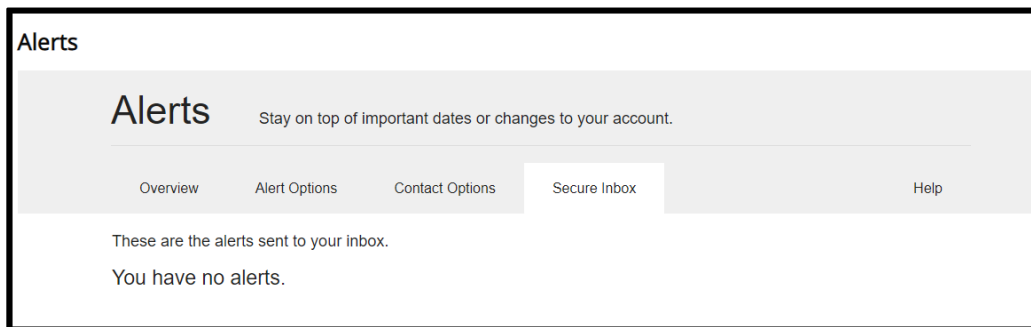
ACH Deposit Transactions

All Check Numbers

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



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.

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Real Time Alerts Help File 2023.1.1

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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	<a href="#">Edit</a>
Token	<a href="#">View</a>
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 \*

New PIN \*

Confirm new PIN \*

\* Indicates required field

Save Cancel

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

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	<span>Edit</span> <span>Delete</span>

Add Device Close

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

**Token**

Deactivate

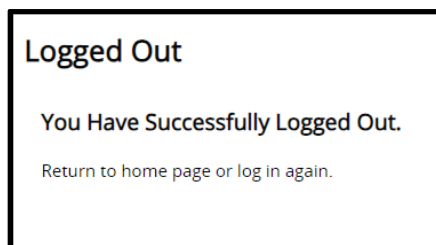
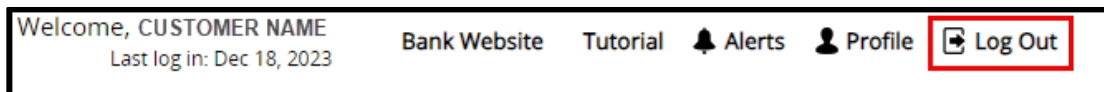
Switch To App



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



Click Log Out to sign out of Business Online Banking.



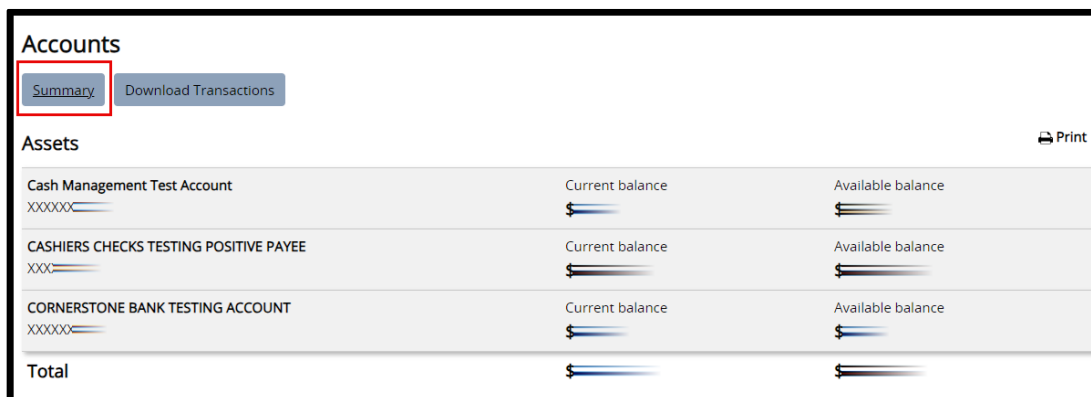
## Accounts Page

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



## Summary

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



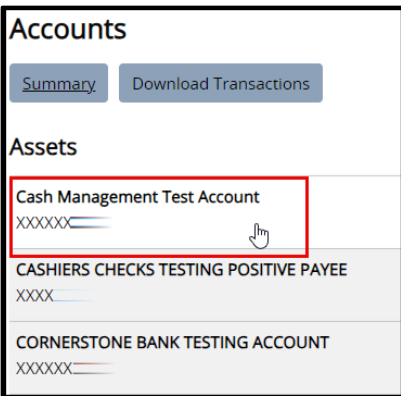
**Accounts**

Summary Download Transactions

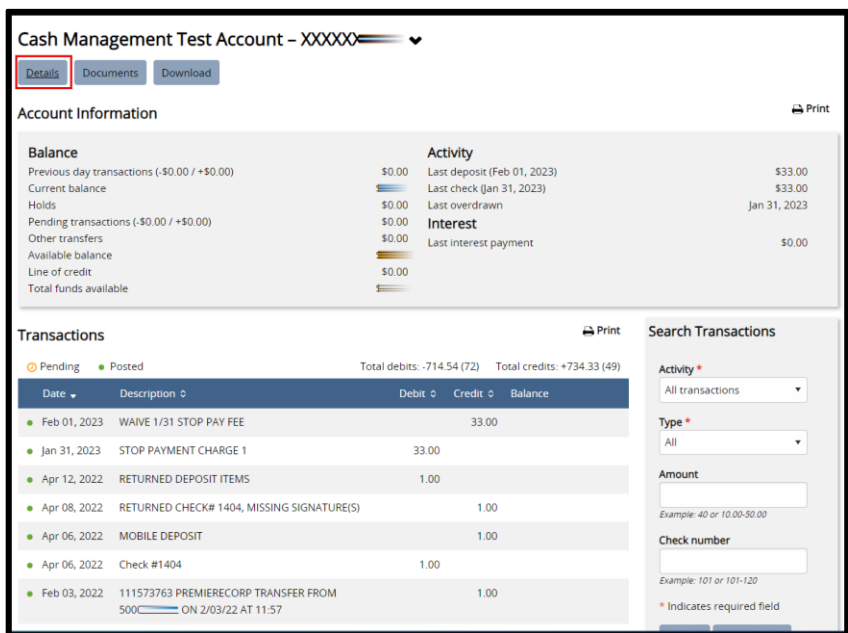
Assets Print

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

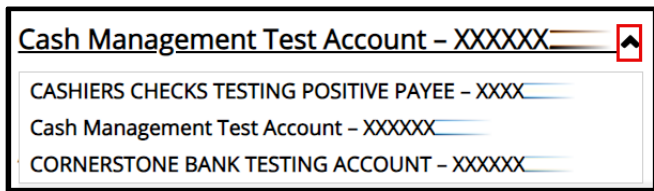
Click on the account for information including balance, activity, interest and transactions.



This displays on the Details tab.



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.

Cash Management Test Account - XXXXXX

Details Documents Download

Documents

Document Search

Account: Cash Management Test Account

Document Type: CHECKING ACCOUNT S

Date Range: 03/12/2021 To 12/06/2023

Submit

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

Cash Management Test Account - XXXXXX

Details Documents Download

Documents

Document Search



Account: Cash Management Test Account

Document Type: CHECKING ACCOUNT S





Date Range: 03/12/2021 To 12/06/2023

Submit

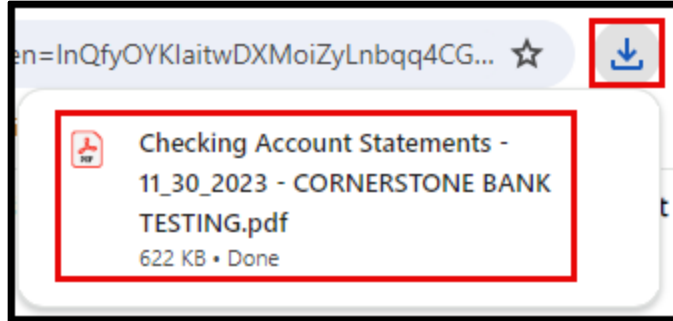
The list of Available Documents displays.

- Available Documents
- [Checking Account Statements - 11/30/2023 - CORNERSTONE BANK TESTING](#) 
  - [Checking Account Statements - 10/31/2023 - CORNERSTONE BANK TESTING](#) 
  - [Checking Account Statements - 9/29/2023 - CORNERSTONE BANK TESTING](#) 
  - [Checking Account Statements - 8/31/2023 - CORNERSTONE BANK TESTING](#) 

Click the Disk to save the file to another directory.

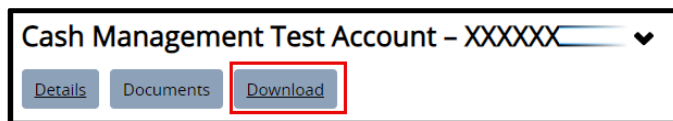
- Available Documents
- [Checking Account Statements - 11/30/2023 - CORNERSTONE BANK TESTING](#) 
  - [Checking Account Statements - 10/31/2023 - CORNERSTONE BANK TESTING](#) 
  - [Checking Account Statements - 9/29/2023 - CORNERSTONE BANK TESTING](#) 
  - [Checking Account Statements - 8/31/2023 - CORNERSTONE BANK TESTING](#) 

The file downloads as a pdf.



## Download Transactions

Download transactions on the account level.



A screenshot of the "Download Transactions" form. The form includes the following fields and options:

- Account:** Cash Management Test Account XXXXXX
- Activity \*:** All transactions
- Type \*:** All
- Format \*:** Comma-separated values (.csv)

Below the fields, there is a note: "\* Indicates required field". At the bottom of the form are two buttons: "Download Transactions" and "Cancel".

Select Activity from the drop down.

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

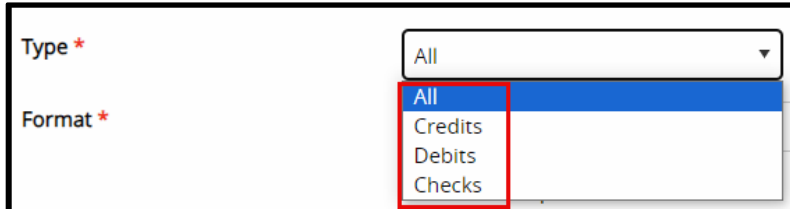
A screenshot of the "Download Transactions" form with the "Activity" dropdown menu open. The dropdown menu lists the following options:

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

The "All transactions" option is highlighted in blue. The "Download Transactions" and "Cancel" buttons are visible at the bottom of the form.

Select Type from the drop down.

- All
- Credits
- Debits
- Checks

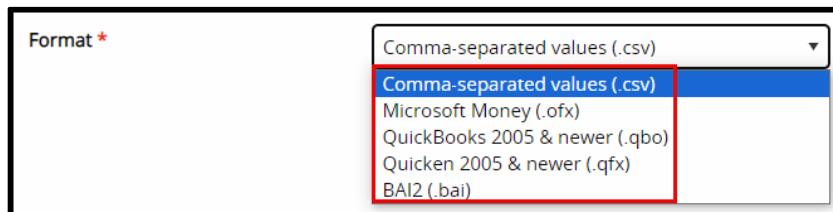


Type \*

Format \*

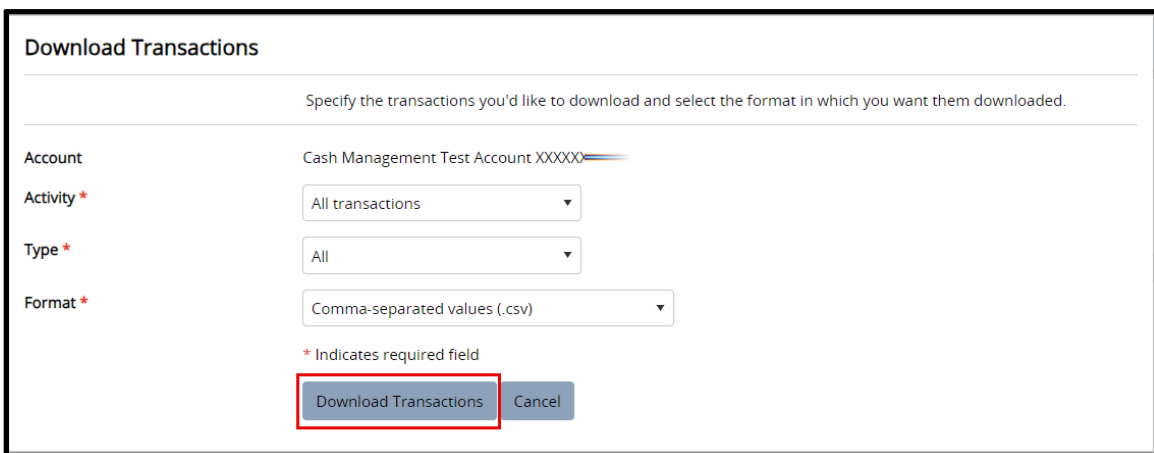
Select Format from the drop down.

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



Format \*

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

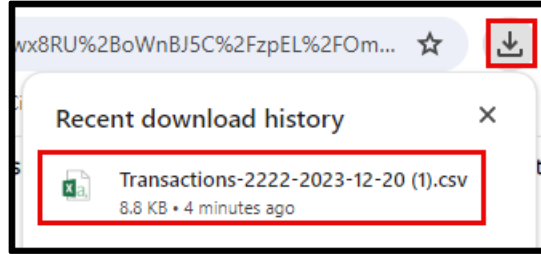
Type \* All

Format \* Comma-separated values (.csv)

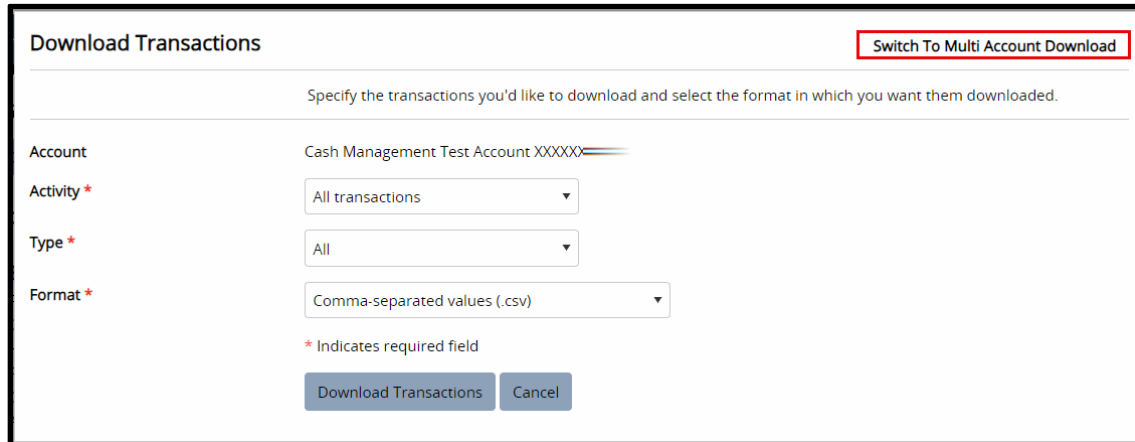
\* Indicates required field

Download Transactions Cancel

The file downloads into the format the user selected.

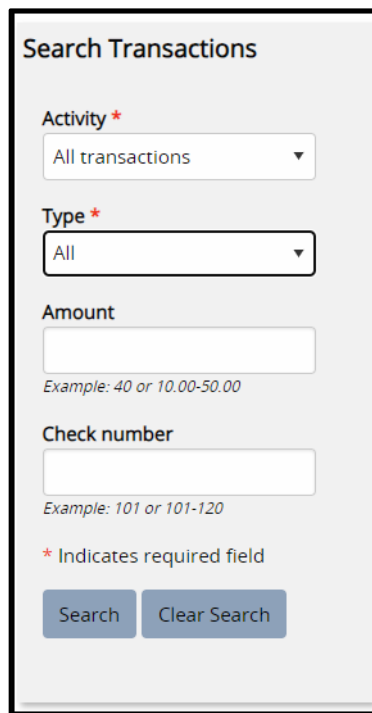


Switch to Multi Account Download from this screen.

A screenshot of the 'Download Transactions' form. At the top right, there is a button labeled 'Switch To Multi Account Download' enclosed in a red box. The form contains the following fields: 'Account' (Cash Management Test Account XXXXX), 'Activity \*' (All transactions), 'Type \*' (All), and 'Format \*' (Comma-separated values (.csv)). A note below the fields states '\* Indicates required field'. At the bottom, there are 'Download Transactions' and 'Cancel' buttons.

### Search Account Transactions

Search Transactions on the account from the Account Details tab.

A screenshot of the 'Search Transactions' form. It includes the following fields: 'Activity \*' (All transactions), 'Type \*' (All), 'Amount' (with an example: 'Example: 40 or 10.00-50.00'), and 'Check number' (with an example: 'Example: 101 or 101-120'). A note below the fields states '\* Indicates required field'. At the bottom, there are 'Search' and 'Clear Search' buttons.

Select Activity from the drop down.



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

Activity \*

All transactions

All transactions

Current business day

Previous business day

Current activity

Last statement

Specific date

Date range

Example: 40 or 10.00-50.00

Select Type from the drop down.

- All
- Credits
- Debits
- Checks

Type \*

All

All

Credits

Debits

Checks

Example: 40 or 10.00-50.00

Enter the amount and check number. Click Search.

Amount

Example: 40 or 10.00-50.00

Check number

Example: 101 or 101-120

\* Indicates required field

Search Clear Search

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

Transactions					Print	Search Transactions
		Total debits: -	Total credits: +			
Date	Description	Debit	Credit	Balance		
Feb 01, 2023	WAIVE 1/31 STOP PAY FEE		33.00		Activity * All transactions	
Jan 31, 2023	STOP PAYMENT CHARGE 1	33.00			Type * All	
Apr 12, 2022	RETURNED DEPOSIT ITEMS	1.00			Amount <input type="text"/> Example: 40 or 10.00-50.00	
Apr 08, 2022	RETURNED CHECK# 1404, MISSING SIGNATURE(S)		1.00		Check number <input type="text"/> Example: 101 or 101-120	
Apr 06, 2022	MOBILE DEPOSIT		1.00		* Indicates required field <input type="button" value="Search"/> <input type="button" value="Clear Search"/>	
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.

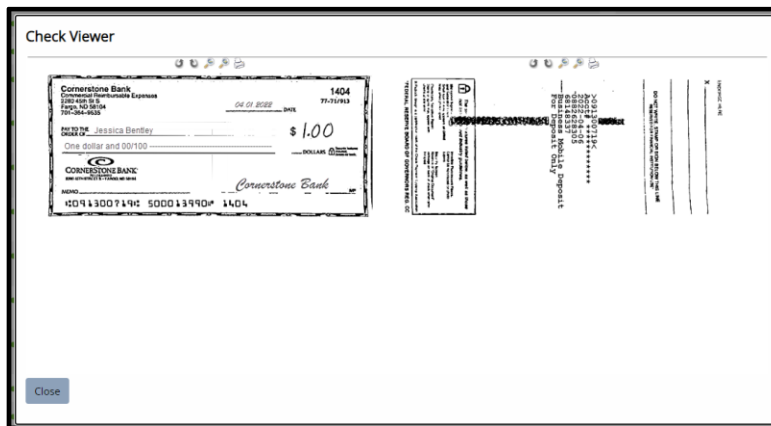
**Check Image Viewer**

Check number \*

Example: 101

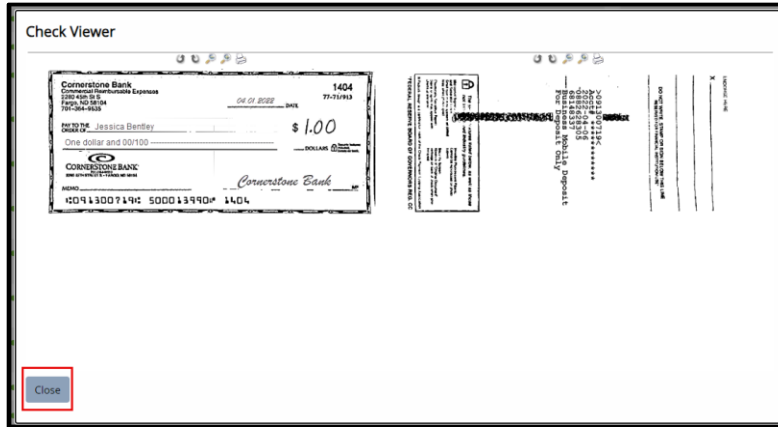
\* Indicates required field

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



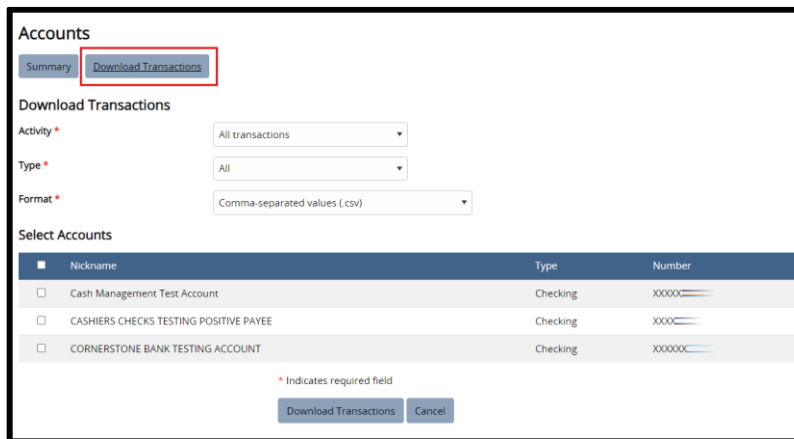
Click Close.





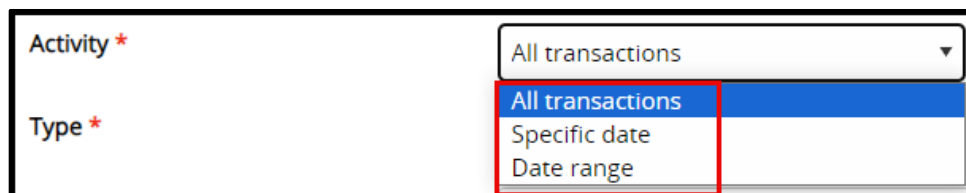
## Multi Account Download Transactions

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



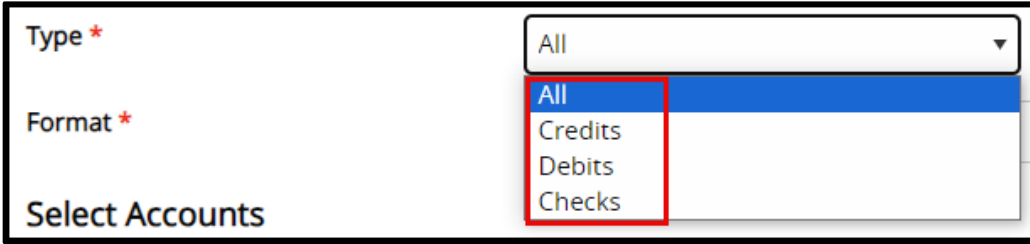
Select the Activity from the drop down.

- All transactions
- Specific date
- Date range.



Select the Type from the drop down.

- All
- Credits
- Debits
- Checks



Type \*

Format \*

Select Accounts

All

All

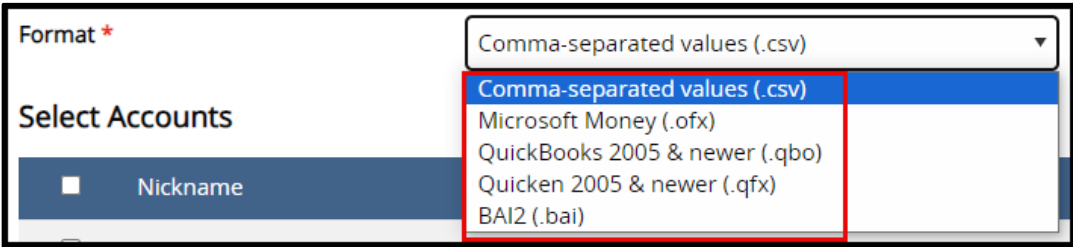
Credits

Debits

Checks

Select the Format from the drop down.

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



Format \*

Select Accounts

Comma-separated values (.csv)

Comma-separated values (.csv)

Microsoft Money (.ofx)

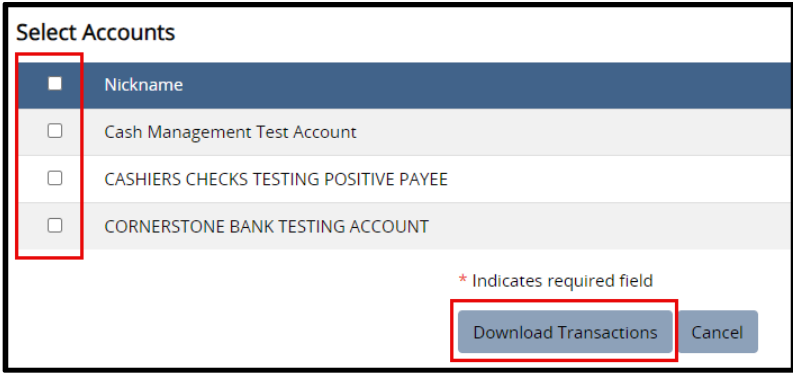
QuickBooks 2005 & newer (.qbo)

Quicken 2005 & newer (.qfx)

BAI2 (.bai)

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

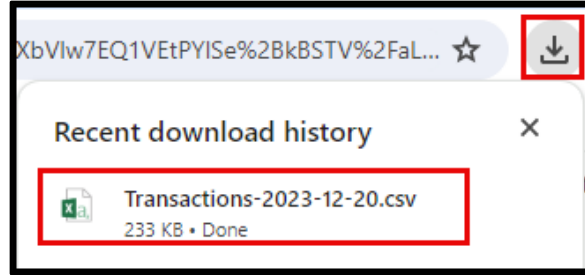
Transactions downloaded successfully message appears.



Download Transactions

✔ Transactions have been downloaded successfully.

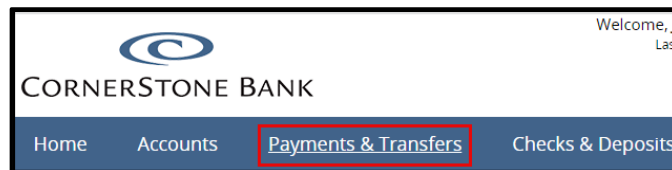
The file downloads into the format the user selected.



## Payments & Transfers

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

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



## Internal Transfer

Create an internal transfer between Cornerstone Bank accounts.

### Payments & Transfers

**Create A Transfer**

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

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

**To account \*** Cash Management Test Account XXXXXX  
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 \*** CASHIERS CHECKS TESTING POSITIVE PAYEE XXXX  
Available balance: \$

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

**Date \*** 12/7/2023   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 \*** 12/7/2023   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.

**Date \*** 12/07/2023   Repeat...

**Frequency \*** Weekly

**Repeat the transfer \***

Until I delete it

For a total of  times

Until

**Amount \*** 100.00

**Description**

\* Indicates required field

Select the Frequency from the drop down.

- Weekly

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



Frequency \* Weekly

Repeat the transfer \* Weekly

Amount \*

Weekly

Every two weeks

Twice monthly

Monthly

Every two months

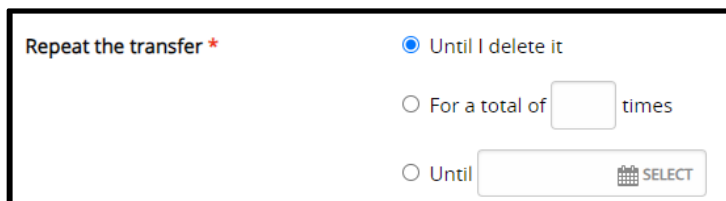
Quarterly

Every six months

Annually

Complete the Repeat the Transfer section.


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

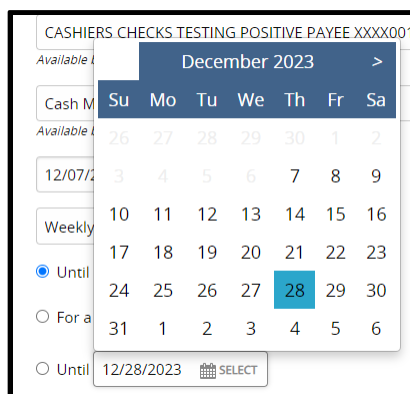


Repeat the transfer \*

Until I delete it

For a total of  times

Until   SELECT



CASHIERS CHECKS TESTING POSITIVE PAYEE XXXX001

Available k


December 2023 >

Su	Mo	Tu	We	Th	Fr	Sa
26	27	28	29	30	1	2
12/07/23	3	4	5	6	7	8
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

Weekly

Until

For a

Until 12/28/2023  SELECT

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 XXXX  
Available balance: \$

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

Date \* 12/7/2023   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)

**New payment**

Type \* Payroll - PPD

Payroll - PPD

Prearranged deposit - PPD

Company - CCD

Individual - CIE

Vendor - CCD

Remittance - CCD

Corporate trade exchange - CTX

**Note:** These options depend on user access.

Click Continue.

**New payment**

Type \* Payroll - PPD

\* Indicates required field

Continue

Cancel

The New ACH screen appears.

Activity | Templates | File import templates

**New ACH**

Description \*  Tax identification number Cornerstone Bank(XXXXXX)

Effective date \*   Same day  Repeat

Type Payment (Payroll - PPD) Total withdrawal \$0.00 Total deposit \$0.00

Batch

Name Company [XXXXXXXX] Company description

---

**Pay from** Show Details Show Filter Total batch withdrawal (0 items) \$0.00

Pay/hold  Account \*  Amount \*

Select an account

+ Add another pay from

---

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

Pay/hold	Name *	Identification	Routing transit *	Account number *	Account type *	Amount *	Prereq *
<input type="button" value="Pay"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="button" value="Pay"/>
<input type="button" value="Pay"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="button" value="Pay"/>
<input type="button" value="Pay"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="button" value="Pay"/>
<input type="button" value="Pay"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="button" value="Pay"/>
<input type="button" value="Pay"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type	<input type="text"/>	<input type="button" value="Pay"/>

+ Add another pay to

\* Indicates required field

Complete ACH

Save for later

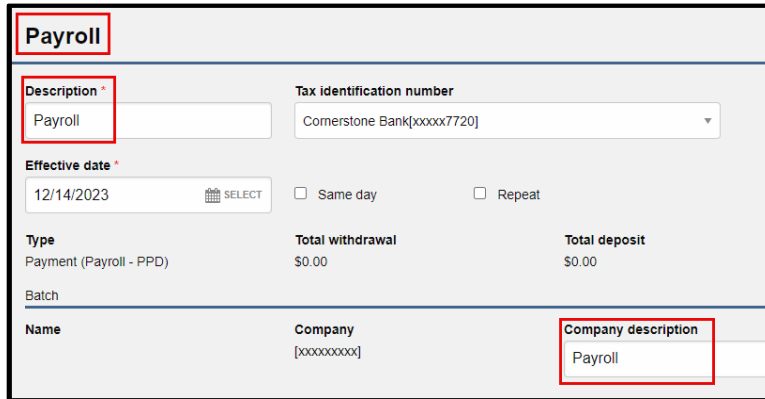
Cancel



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.



**Payroll**

Description \* Payroll

Tax identification number Cornerstone Bank[xxxxx7720]

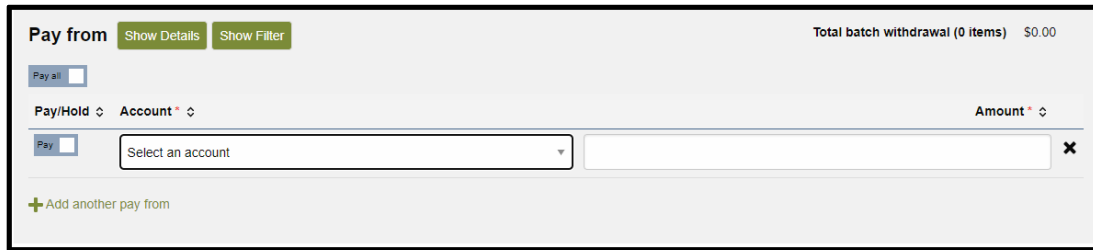
Effective date \* 12/14/2023  Same day  Repeat

Type Payment (Payroll - PPD) Total withdrawal \$0.00 Total deposit \$0.00

Batch

Name Company [xxxxxxxxx] Company description Payroll

Complete the Pay From section.



Pay from [Show Details](#) [Show Filter](#) Total batch withdrawal (0 items) \$0.00

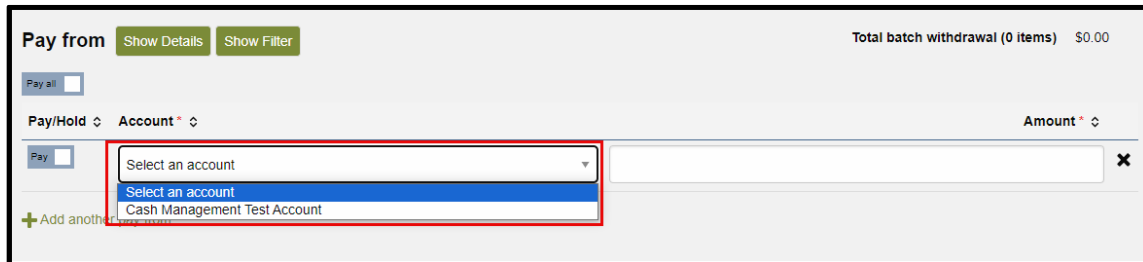
Pay all

Pay/Hold  Account \*  Amount \*

Pay

+ Add another pay from

Select the account from the drop down.



Pay from [Show Details](#) [Show Filter](#) Total batch withdrawal (0 items) \$0.00

Pay all

Pay/Hold  Account \*  Amount \*

Pay

+ Add another pay from

Select an account  
Cash Management Test Account

Alternatively, add another pay from line.

**Pay from** Show Details Show Filter Total batch withdrawal (0 items) \$0.00

Pay all

Pay/Hold  Account \*  Amount \*

Pay

+ Add another pay from

**Pay from** Show Details Show Filter Total batch withdrawal (0 items) \$0.00

Pay all

Pay/Hold  Account \*  Amount \*

Pay

Pay

+ Add another pay from

Click on the X to remove the additional line.

**Pay from** Show Details Show Filter Total batch withdrawal (0 items) \$0.00

Pay all

Pay/Hold  Account \*  Amount \*

Pay

+ Add another pay from

Complete the Pay To section.

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

Pay all  Prenote none

Pay/Hold <input type="checkbox"/>	Name * <input type="text"/>	Identification <input type="text"/>	Routing transit * <input type="text"/>	Account number * <input type="text"/>	Account type * <input type="text"/>	Amount * <input type="text"/>	Prenote <input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type <input type="text"/>	<input type="text"/>	<input type="checkbox"/> No	<input type="checkbox"/>
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type <input type="text"/>	<input type="text"/>	<input type="checkbox"/> No	<input type="checkbox"/>
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type <input type="text"/>	<input type="text"/>	<input type="checkbox"/> No	<input type="checkbox"/>
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type <input type="text"/>	<input type="text"/>	<input type="checkbox"/> No	<input type="checkbox"/>
<input type="checkbox"/> Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select a type <input type="text"/>	<input type="text"/>	<input type="checkbox"/> No	<input type="checkbox"/>

+ Add another pay to

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

- 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 \*

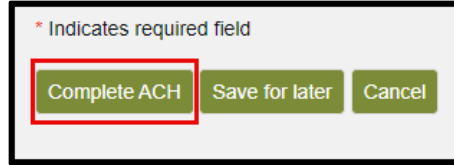
Account type \*

Amount \*

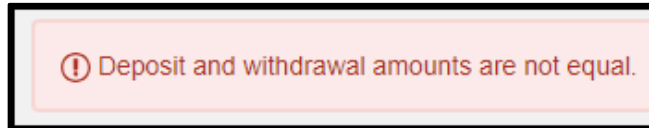
Prenote \*  Yes

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

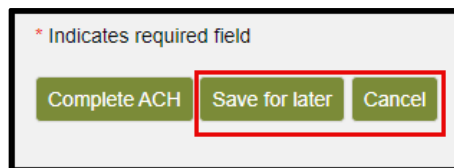
Select Complete ACH.



**Note:** The deposit and withdrawal amounts must be equal.

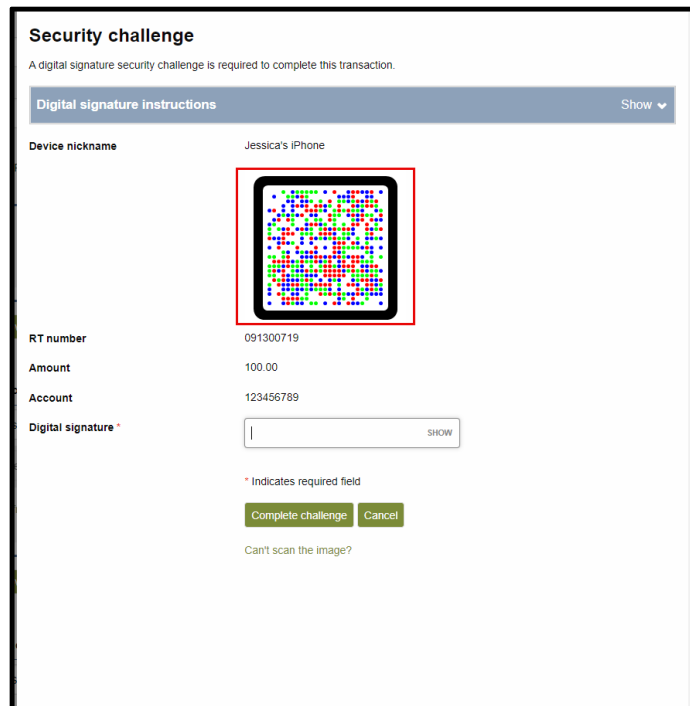


The user can save for later or cancel the ACH request.



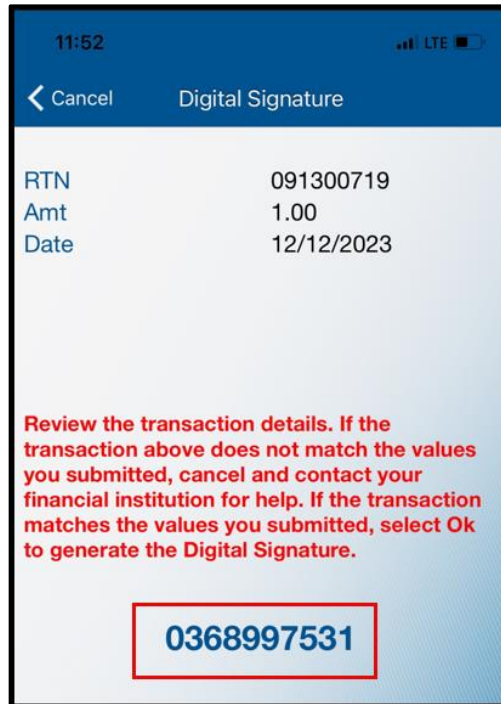
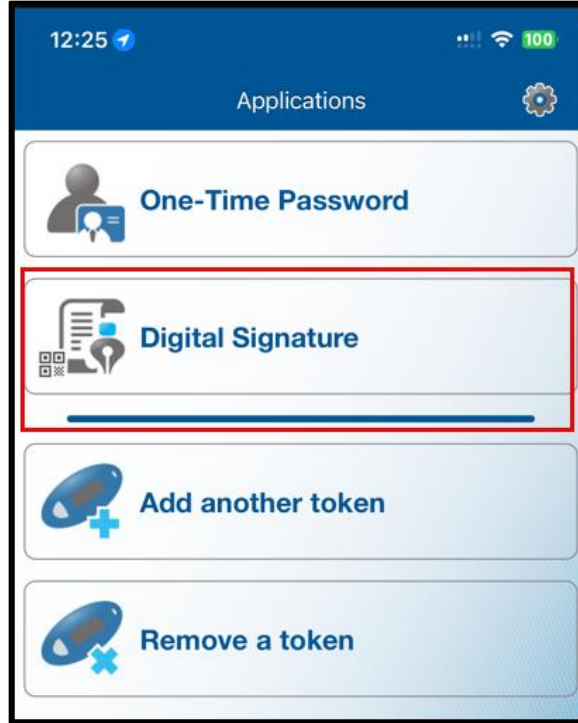
The user completes the transaction with their token. The following screen appears.

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





# CORNERSTONE BANK



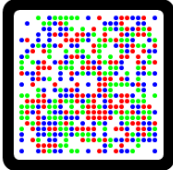
Enter the numbers and click Complete Challenge.

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: 123456789

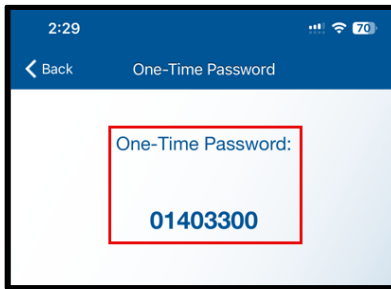
Digital signature \*  SHOW

\* 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

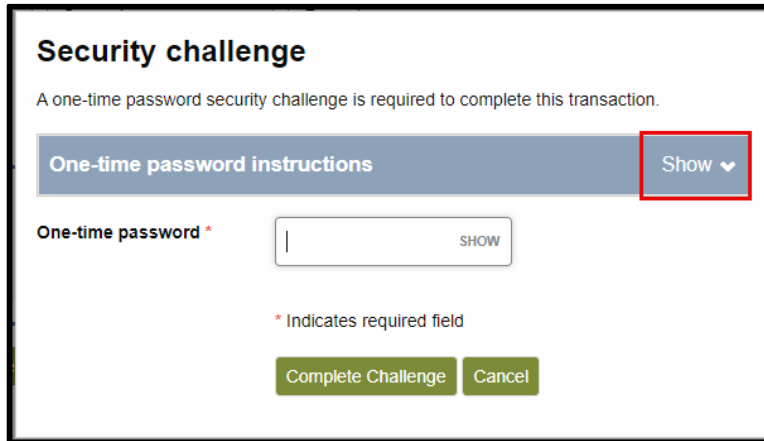
One-time password \*  SHOW

\* 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.



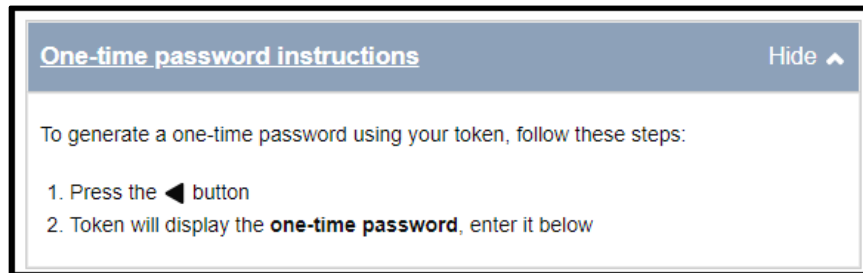
**Security challenge**  
A one-time password security challenge is required to complete this transaction.

One-time password instructions Show ▾

One-time password \*

\* Indicates required field

Complete Challenge Cancel



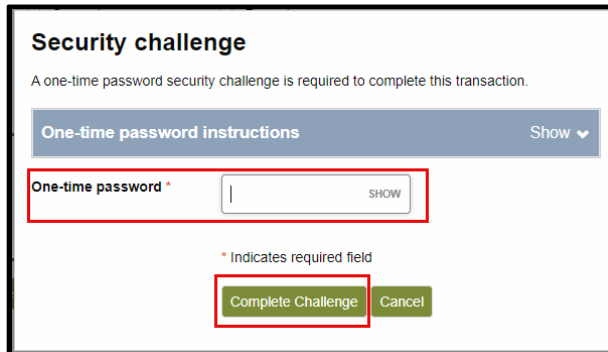
One-time password instructions Hide ▲

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 and click Complete Challenge.



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

One-time password instructions Show ▾

One-time password \*

\* Indicates required field

Complete Challenge Cancel

The file pends for financial institution review.

ACH

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   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

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{xxxxx7720}

**Effective date**  
Dec 14, 2023

Same day  Repeat

**Status**  
Transfer Exceeds Review: Pending Approval

**Type**  
Payment (Payroll - PPD)

**Total withdrawal**  
\$100.00

**Total deposit**  
\$100.00

**Placement date**  
Dec 07, 2023 02:29:44 PM

**Issued by**  
JESSICA BENTLEY

---

**Batch**

**Name**  
1-PPD-Payroll

**Company**  
Cornerstone Bank{xxxxx7720}

**Company description**  
Payroll

---

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

Pay/Hold	Account	Amount
Pay	Cash Management Test Account	100.00

---

**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"/>

Close

## New Collection

Under the Activity tab, create New Collection.

+ New payment
+ New collection
+ Import file
Help

Select the Type from the drop down.

**New collection**

Type \*

Prearranged payment - PPD

Prearranged payment - PPD

Company - CCD

Continue Cancel

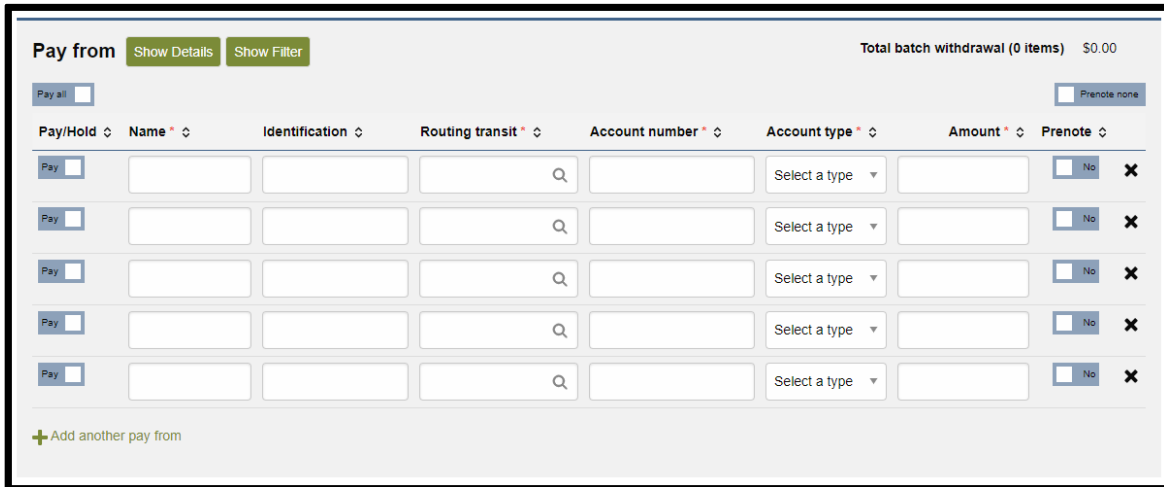
The New ACH screen appears.

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

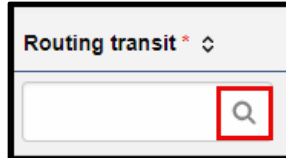
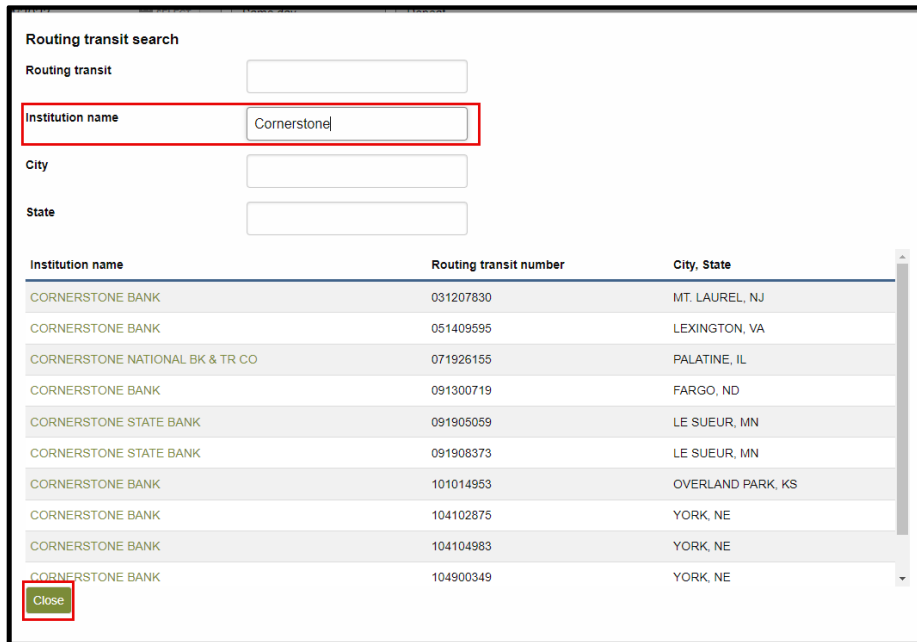
Entering the description auto fills the main title and company description.

Complete the Pay From section.



Enter the following information:

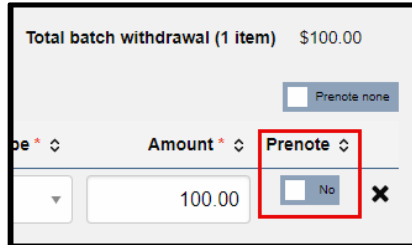
- Name – name of recipient
- Identification – this is not required
- Routing Transit number
  - Click on the magnifying glass to look up routing transit numbers

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

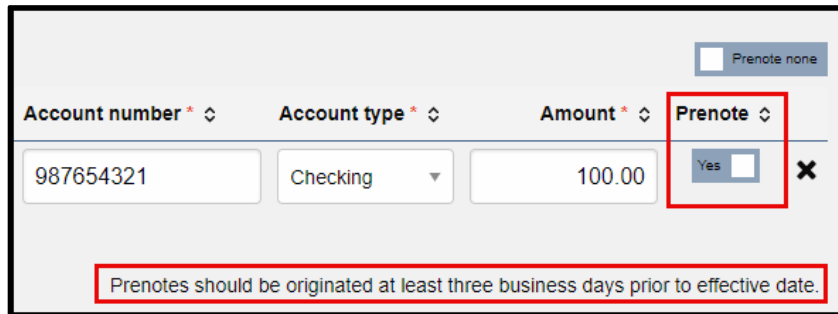
The Prenote verifies the account information – there is no transfer of money and the recipient does not know this verification is taking place.



Total batch withdrawal (1 item) \$100.00

Prenote none

Account type \*  Amount \*  Prenote \*

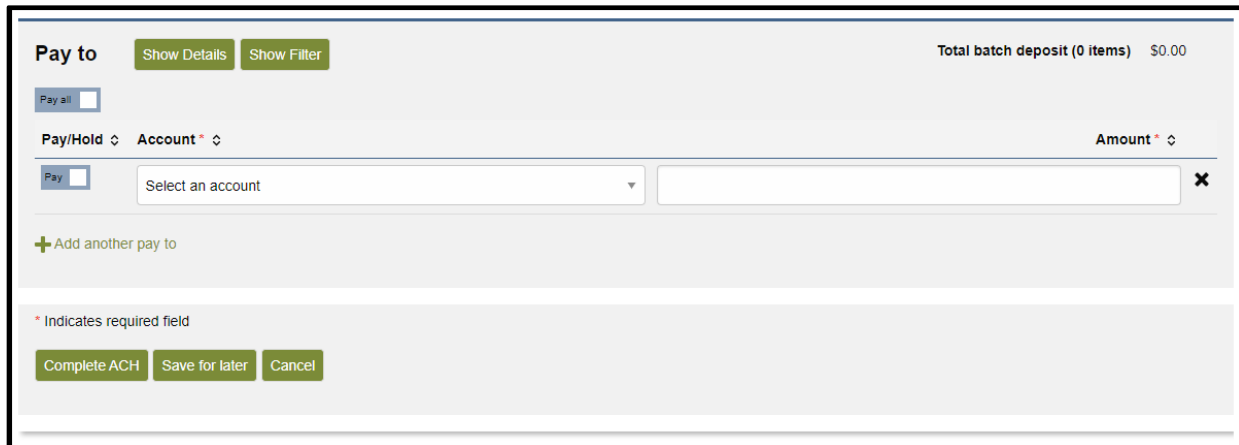


Prenote none

Account number \*  Account type \*  Amount \*  Prenote \*

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.



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

Pay all

Pay/Hold \*  Account \*  Amount \*

+ Add another pay to

\* Indicates required field

Complete the Pay To section.

The screenshot shows the 'Pay to' form with the following elements: 'Pay to' header with 'Show Details' and 'Show Filter' buttons; 'Total batch deposit (0 items) \$0.00' on the right; a 'Pay all' checkbox; 'Pay/Hold' and 'Account \*' dropdown menus; an 'Amount \*' dropdown menu; a 'Pay' checkbox; a 'Select an account' dropdown menu; an 'Add another pay to' button; a note '\* Indicates required field'; and three buttons: 'Complete ACH', 'Save for later', and 'Cancel'.

This close-up shows the 'Account \*' dropdown menu with the following options: 'Select an account', 'Select an account', and 'Cash Management Test Account'. The 'Cash Management Test Account' option is highlighted in blue.

**Note:** The deposit and withdrawal amounts must be equal.

The error message box contains the text: 'ⓘ Deposit and withdrawal amounts are not equal.'

Complete ACH.

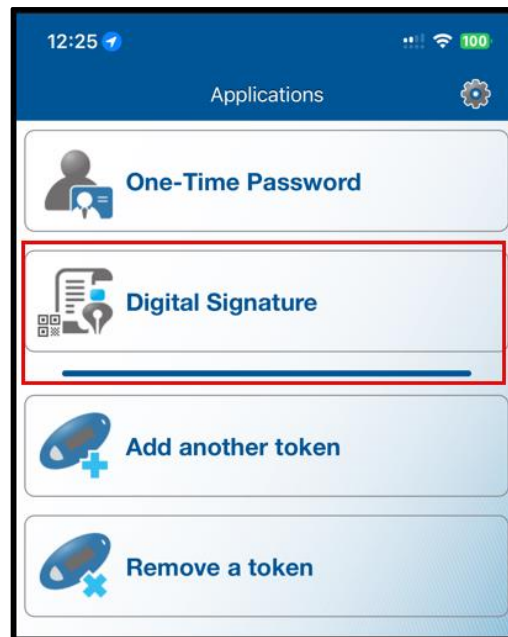
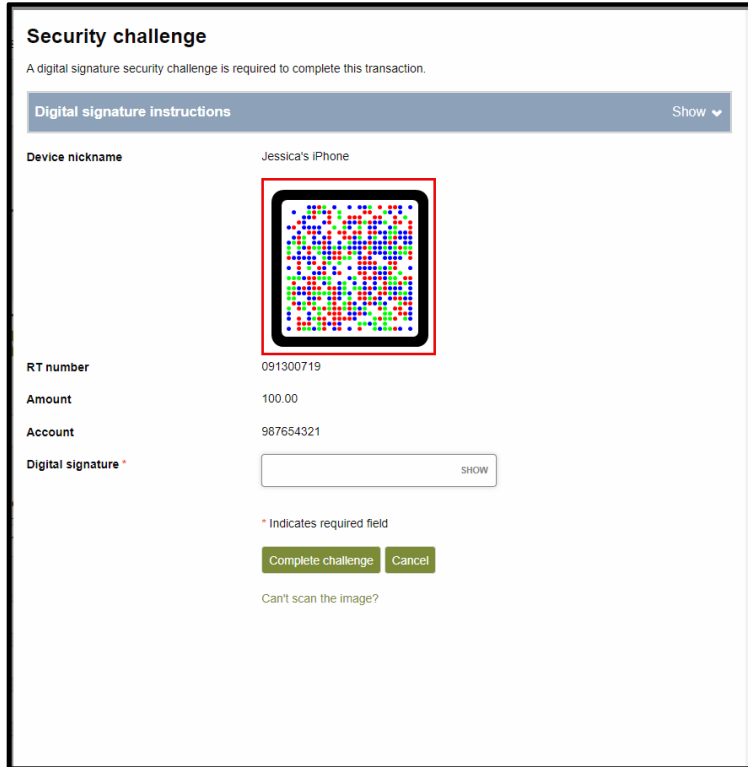
This screenshot is identical to the first one, but the 'Complete ACH' button is highlighted with a red box.

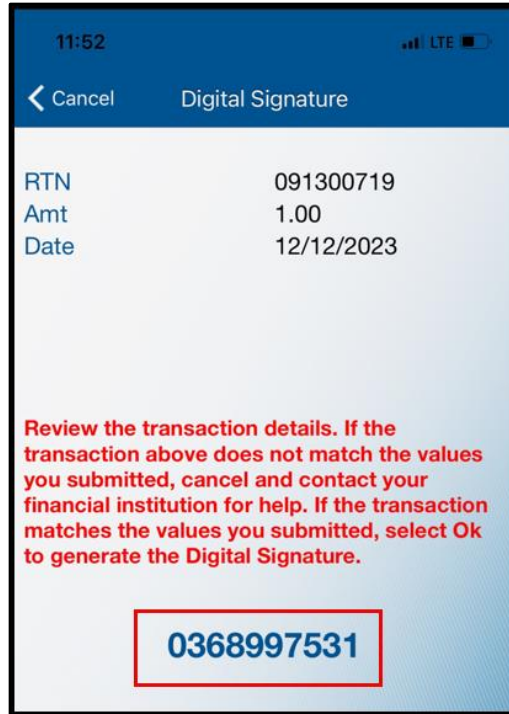
The user can save for later or cancel the ACH request.

This close-up shows the 'Save for later' and 'Cancel' buttons highlighted with a red box.

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

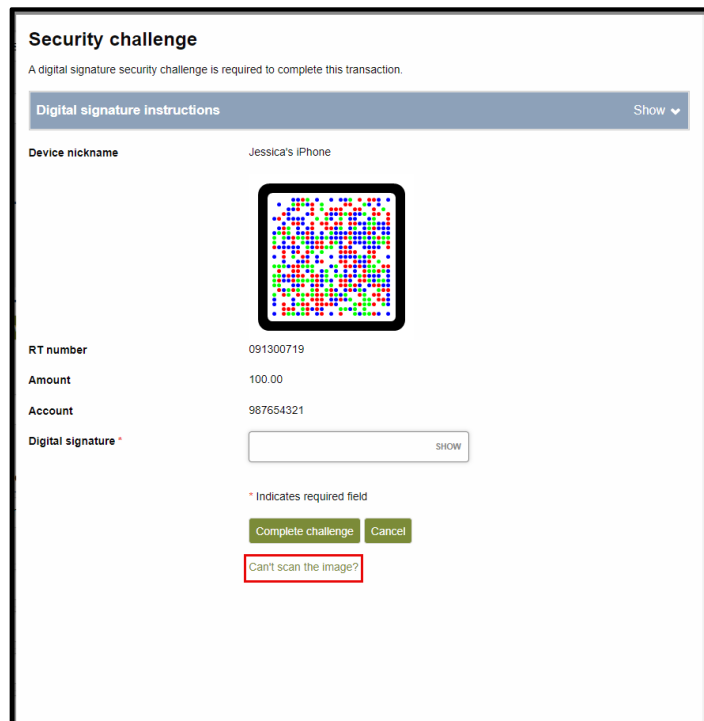
Scan the QR code using the Digital Signature in the DIGIPASS app.



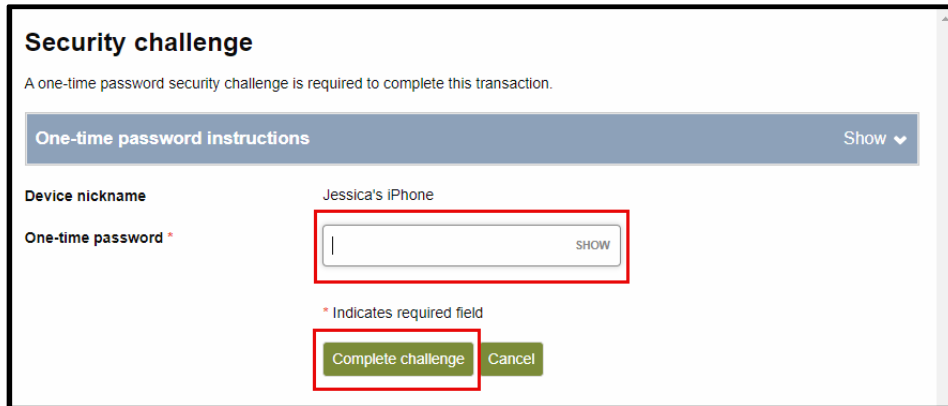
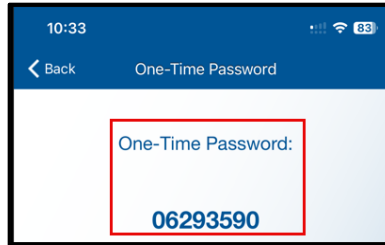


Enter the numbers and click Complete Challenge.

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

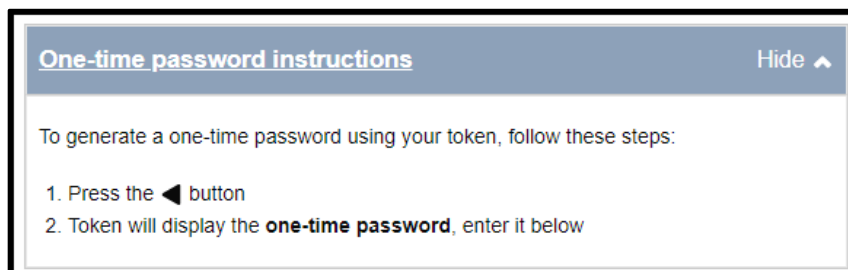
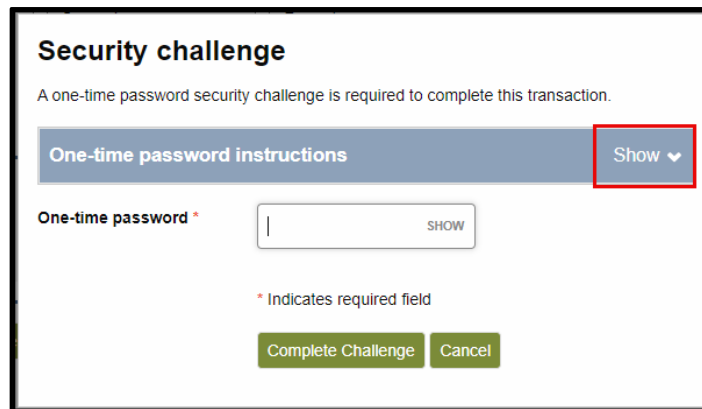


Use the DIGIPASS app or hard token to complete the one-time password.



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 \*  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

Complete ACH Cancel

---

### Vendor Payments

<b>Reference number</b>	b5f45dd9d4
<b>Effective date</b>	Dec 14, 2023
<b>Total withdrawal</b>	\$100.00
<b>Number of withdrawals</b>	1
<b>Total deposit</b>	\$100.00
<b>Number of deposits</b>	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](#)
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	Templates	File import templates					Report
Date ▾	Description ▾	Status ▾	Withdrawal ▾	Deposit ▾	Type ▾		
▼ Dec 14, 2023	Payroll	Transfer Exceeds Review: Pending Approval	100.00	100.00	Payment	<span style="border: 1px solid green; padding: 2px 5px; color: white;">Copy</span>	
▼ Dec 14, 2023	Vendor Payments	Transfer Exceeds Review: Pending Approval	100.00	100.00	Collection	<span style="border: 1px solid green; padding: 2px 5px; color: white;">Copy</span>	

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

<b>Description</b> Vendor Payments	<b>Tax identification number</b> Cornerstone Bank[xxxxx7720]		
<b>Effective date</b> Dec 14, 2023	<input type="checkbox"/> Same day	<input type="checkbox"/> Repeat	
<b>Status</b> Transfer Exceeds Review: Pending Approval	<b>Type</b> Collection (Company - CCD)	<b>Total withdrawal</b> \$100.00	<b>Total deposit</b> \$100.00
<b>Placement date</b> Dec 11, 2023 10:42:00 AM	<b>Issued by</b> JESSICA BENTLEY		
Batch			
<b>Name</b> 1-CCD-Vendor Pay	<b>Company</b> Cornerstone Bank[xxxxx7720]	<b>Company description</b> 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

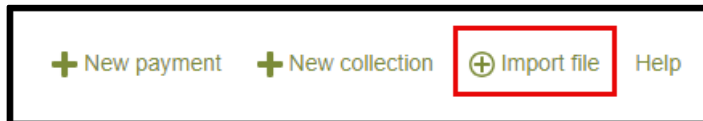
**Pay to** [Show Details](#) [Show Filter](#) Total batch deposit (1 item) \$100.00

Pay/Hold	Account	Amount
Pay	Cash Management Test Account	100.00

Close

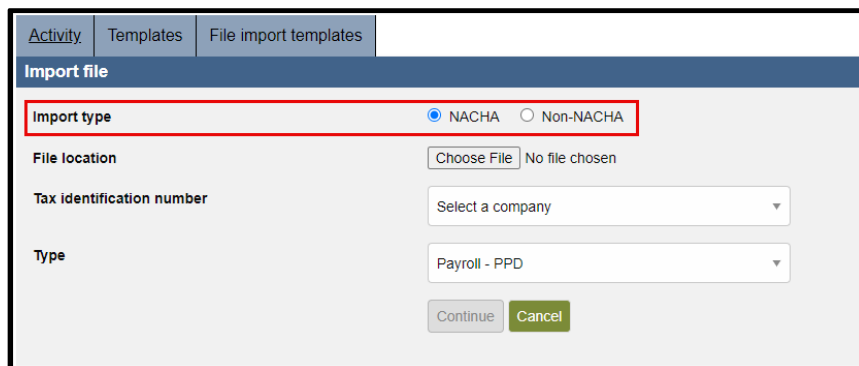
### Import File

Under the Activity tab, import an ACH file.



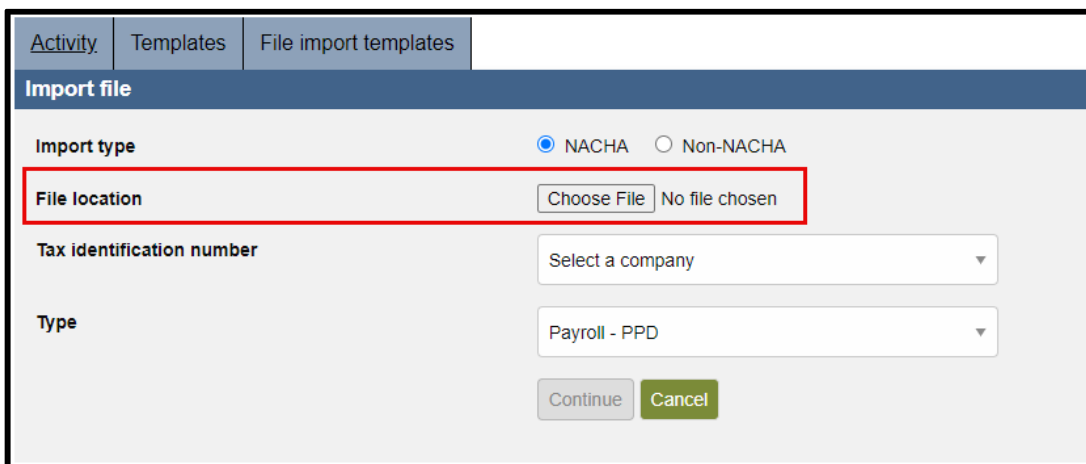
Select the Import Type.

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

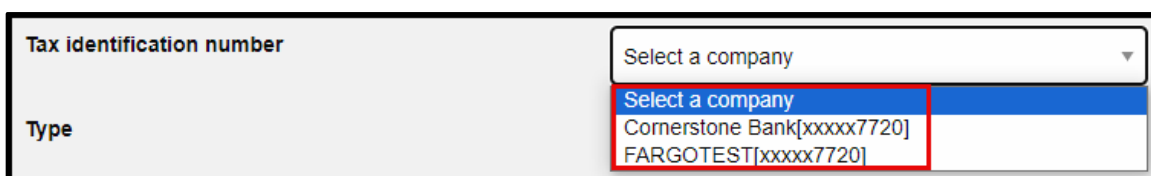


**Note:** NACHA stands for National Automated Clearing House Association.

Choose the file.



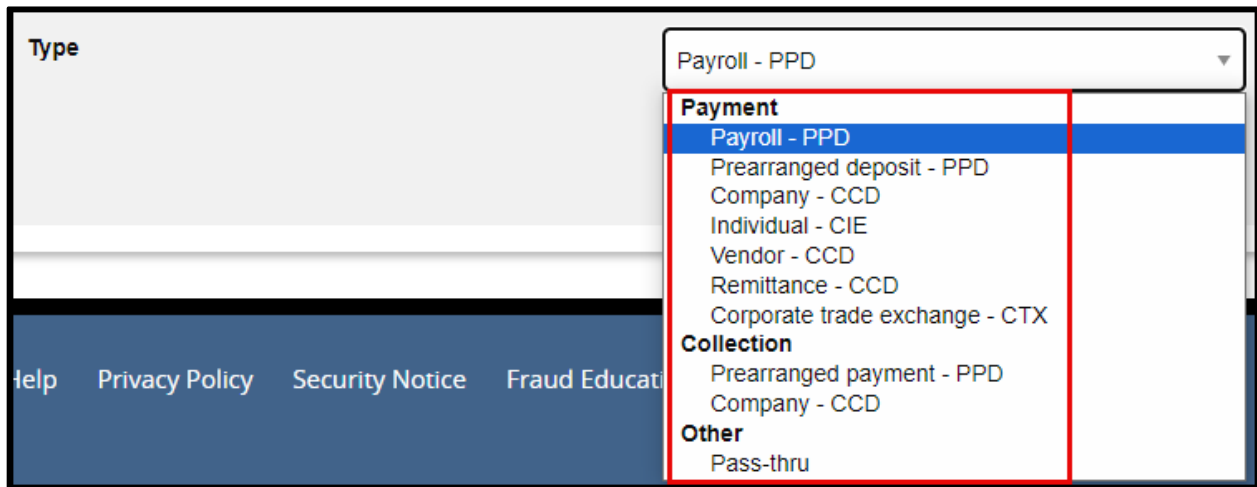
Select the Tax Identification Number.



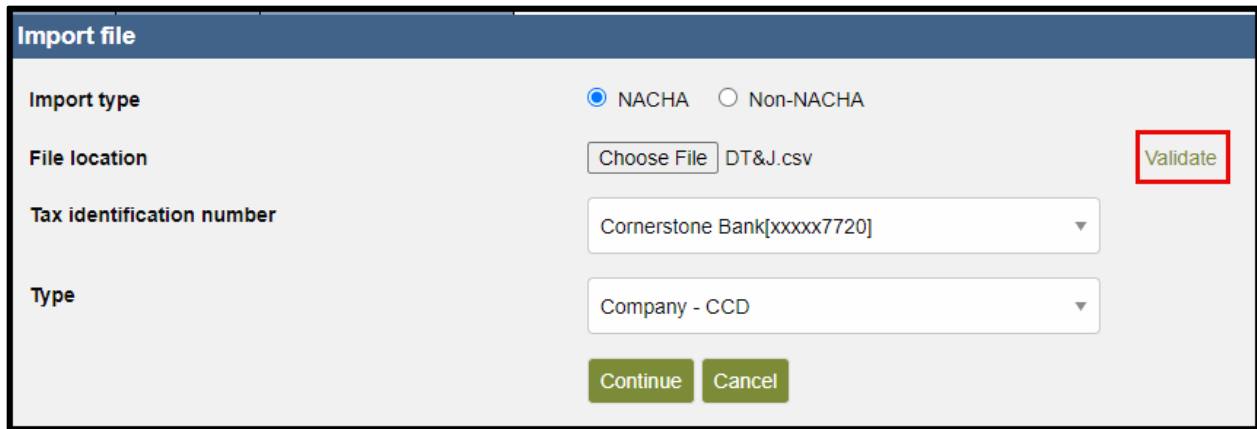
**Note:** Only the accounts with ACH access appear.

Select the Type from the drop down.

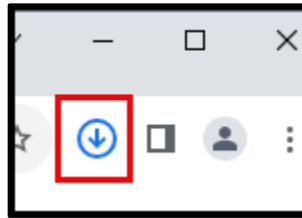
- Payment
  - Payroll – PPD
  - Prearranged deposit – PPD (payment to a person)
  - Company – CCD (payment to a business)
  - Individual – CIE (customer initiated entry)
  - Vendor – CCD (payment to a business)
  - Corporate trade exchange – CTX (payment to a business, allows user to enter addenda records)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



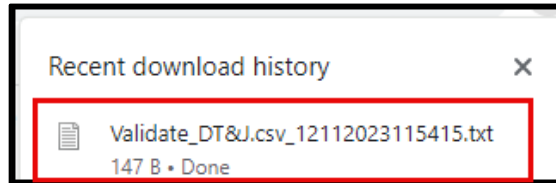
Validate the file.



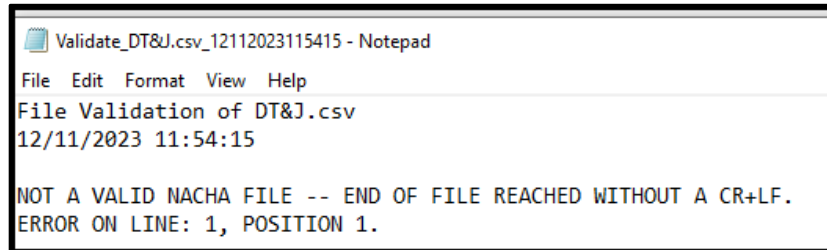
The file downloads.



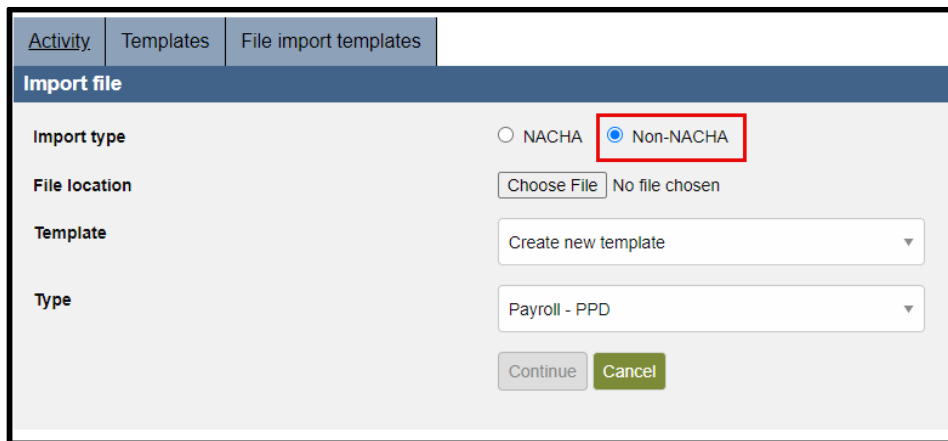
Open the downloaded file.



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

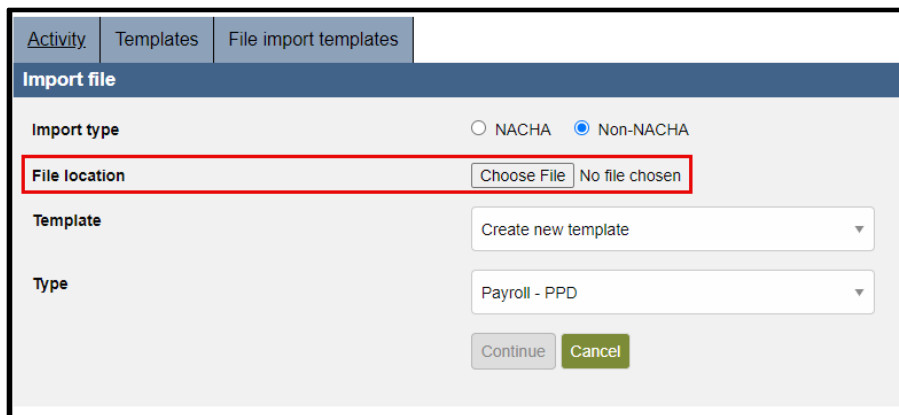


Select Non-NACHA.

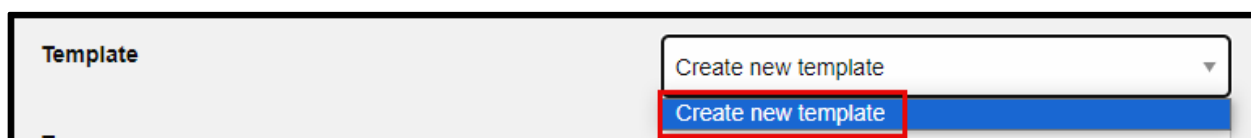


**Note:** A non-NACHA formatted file is a comma-separated value (CSV) file.

Choose the file.

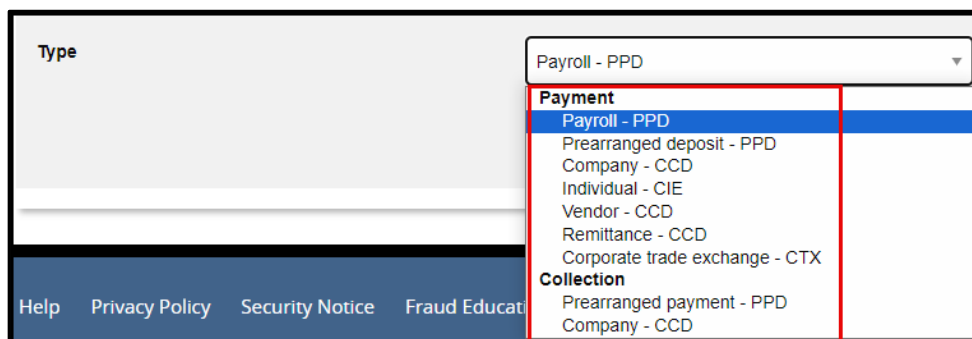


Created templates appear in the drop down, select one or click Create New Template.



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.

Activity | Templates | File import templates

**Import file**

Import type  NACHA  Non-NACHA

File location  DT&J.csv

Template

Type

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

Template name is required.

Type  Payment (Company - CCD)  Insert decimals into amounts

File format  Delimited  Fixed width

Number of rows to exclude: Header  Footer

Tab  Semicolon  Comma  Space  Other

Text qualifier

File preview  
(Showing rows from beginning and end of file)

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

Mapping preview

Exclude	Exclude	Exclude	Exclude	Exclude	Exclude
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

Type  Value

Offset account options

Offset account defined in file  Select offset account

Effective date options

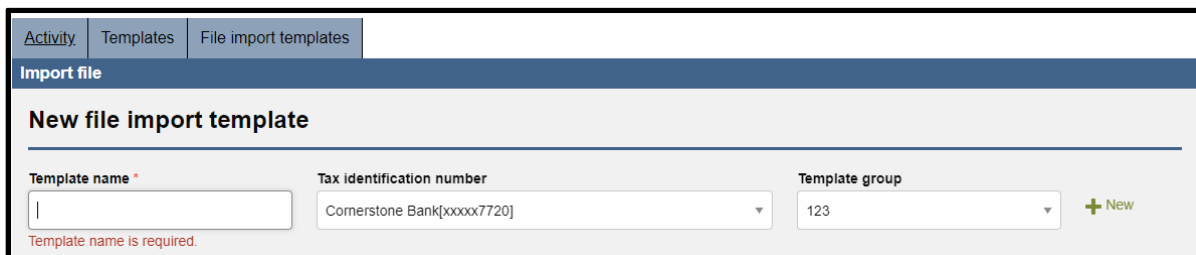
Date in file  Prompt for date  Default current business date

User access  All current and future users  Specific users

Casey Payne  DAKOTA LARSON  JESSICA BENTLEY



Enter Template name.

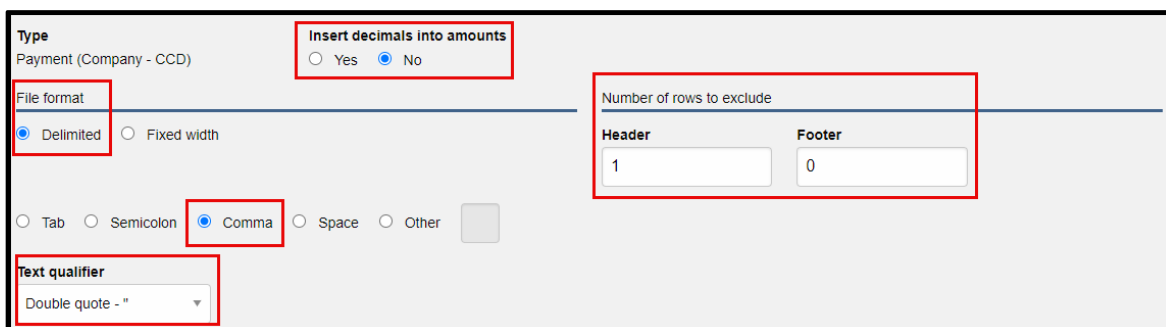


Select Yes or No to insert decimals into amounts.

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.



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	K	51719	XPO Logistics Freight, Inc	387.21	5000014497
Name *					
Payment information	K	51718	Voyager Aluminum	10000	5000014497
Routing transit *					
Transaction code	K	51717	United Parcel Service	393.24	5000014497
Transaction code (Custom)					
Transaction code (System)	K	51716	S & L computer Services, Inc	1551.56	5000014497

**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.

**Apply additional values**

Type: (None) ▼ 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

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

**User access**     All current and future users     Specific users

Deselect all

---

Casey Payne     DAKOTA LARSON     JESSICA BENTLEY

---

[Continue](#)    [Cancel](#)

New file import template created.

Activity | Templates | File import templates

**New file import template**

**Import File - 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

Back Continue Cancel

Click Back to make changes to the template or Cancel.

Back Continue Cancel      Back Continue Cancel

Click Continue.

Back Continue Cancel

A report of Exception appears.

**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: 12/06/2023      Transaction code:      Routing transit: 091300719  
CORNERSTONE BANK

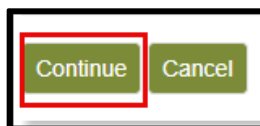
Name: XPO Logistics Freight, Inc      Amount: 307.21      Account number: 5000014497

**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 <span style="border: 1px solid red; padding: 2px;">✖ Delete row</span>		
Effective date 12/06/2023 <span>SELECT</span>	Transaction code	Routing transit * 091300719 <span>CORNERSTONE BANK</span>
Name * Metal Tech	Amount * 13,034.75	Account number * 5
Row 6 <span style="border: 1px solid red; padding: 2px;">+ Restore row</span>		
Effective date 12/06/2023 <span>SELECT</span>	Transaction code	Routing transit * <span>SEARCH</span>
Name * Magnum LTL, Inc	Amount * 404.86	Account number * 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 v	File type v	Type v	Status v		
123	Vendor Payments	Non NACHA	Payment	Not applicable	Send	Edit Delete

**Vendor Payments** Call

Template name Vendor Payments	Tax identification number Cornerstone Bank(0000720)	Template group 123
Type Payment Company - CCD	Insert decimals into amounts <input type="radio"/> Yes <input type="radio"/> No	Number of rows to exclude
File format Delimited	Header 1	Footer 0
Tab <input type="radio"/> Semicolon <input type="radio"/> Comma <input type="radio"/> Space <input type="radio"/> Other <input type="checkbox"/>		
Text qualifier Double quote -"		
User access <input type="checkbox"/> All current and future users <input checked="" type="checkbox"/> Specific users		
<input type="checkbox"/> Casey Payne	<input type="checkbox"/> DAKOTA LARSON	<input checked="" type="checkbox"/> 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

[Return to File Import templates](#)

Click Send to import a file for this 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

Choose the file and click Continue.

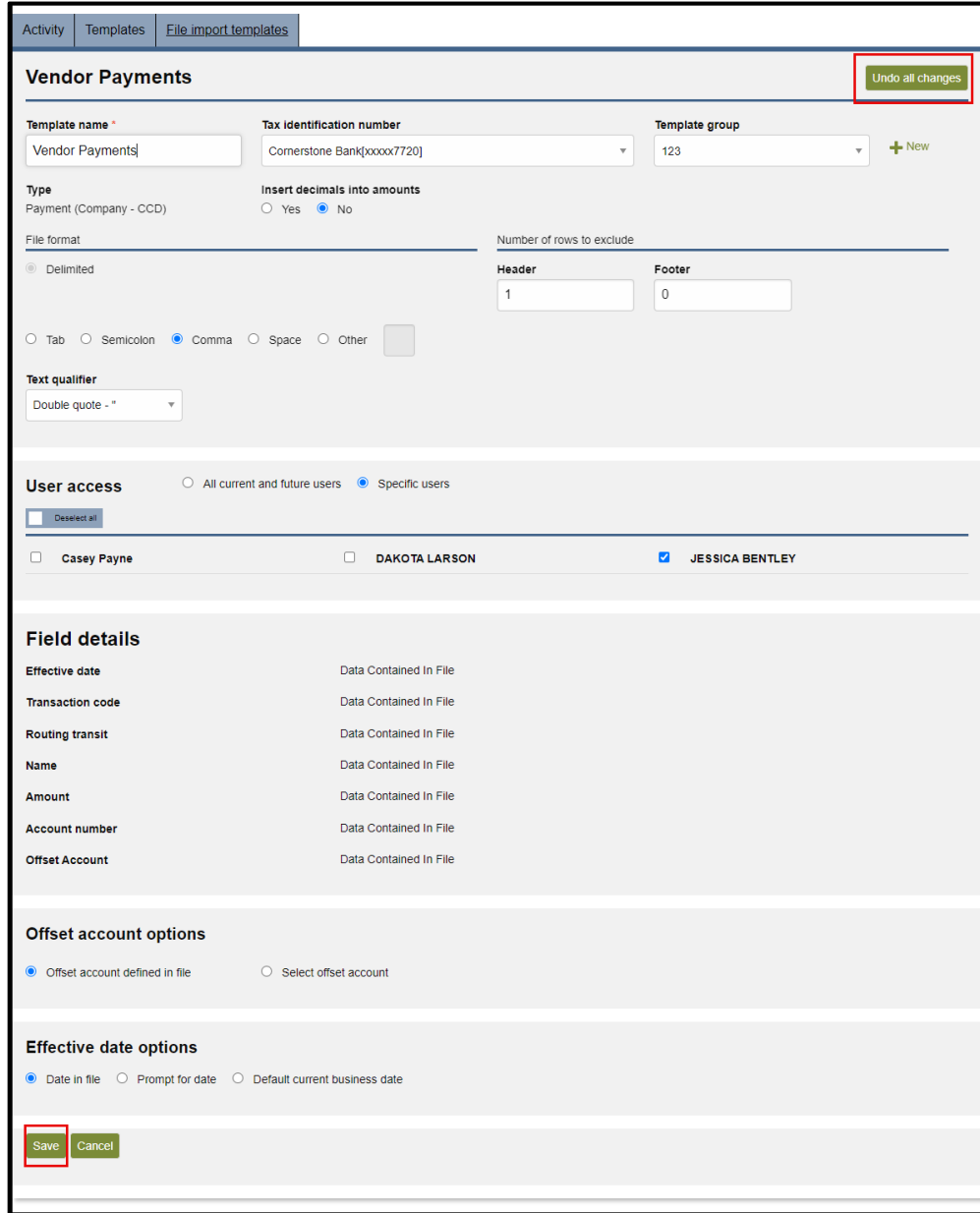
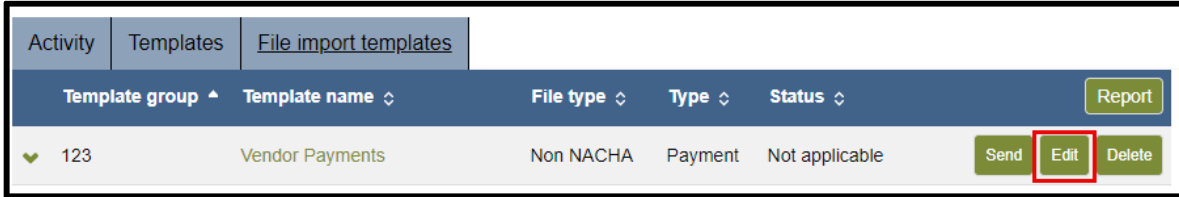
Activity	Templates	File import templates		
<b>Import file</b>				
File location		Choose File	DT&J.csv	
Template	Vendor Payments			
Tax identification number	Cornerstone Bank[xxxxx7720]			
Type	Payment (Company - CCD)			
		Continue	Cancel	

Activity	Templates	File import templates		
<b>Import file - DT&amp;J.csv</b>				
<b>Vendor Payments</b>				
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			
		Back	Continue	Cancel

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

## Edit Template

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



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

<b>Template name</b> Vendor Payments	<b>Tax identification number</b> Cornerstone Bank[xxxxx7720]	<b>Template group</b> 123
<b>Type</b> Payment (Company - CCD)	<b>Insert decimals into amounts</b> <input type="radio"/> Yes <input checked="" type="radio"/> No	
<b>File format</b>	<b>Number of rows to exclude</b>	
<input checked="" type="radio"/> Delimited	<b>Header</b> 1	<b>Footer</b> 0
<input type="radio"/> Tab <input type="radio"/> Semicolon <input checked="" type="radio"/> Comma <input type="radio"/> Space <input type="radio"/> Other		
<b>Text qualifier</b> Double quote - "		

**User access**  All current and future users  Specific users

Deselect all

<input type="checkbox"/> Casey Payne	<input type="checkbox"/> DAKOTA LARSON	<input checked="" type="checkbox"/> JESSICA BENTLEY
--------------------------------------	--	---

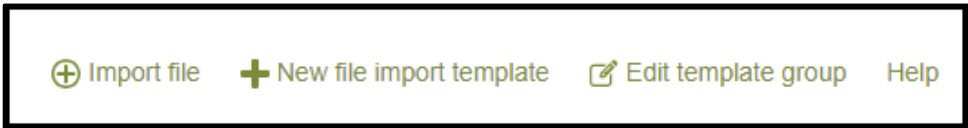
### Field details

<b>Effective date</b>	Data Contained In File
<b>Transaction code</b>	Data Contained In File
<b>Routing transit</b>	Data Contained In File
<b>Name</b>	Data Contained In File
<b>Amount</b>	Data Contained In File
<b>Account number</b>	Data Contained In File
<b>Offset Account</b>	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  
 [+ New](#)

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

[Save](#) [Cancel](#)

### Search Templates

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

Search templates

Template group

Template name

Type

Tax identification number

File type

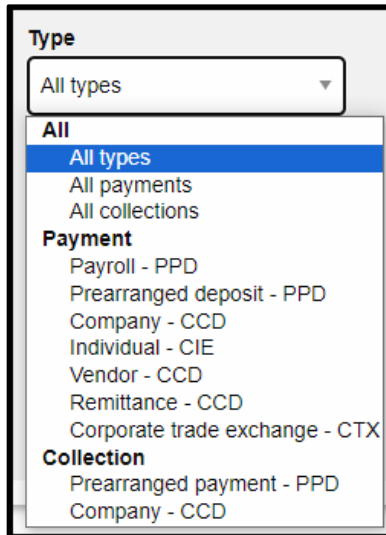
[Search](#) [Clear search](#)

Select the Type from the drop down.

- All
  - All types
  - All payments
  - All collections

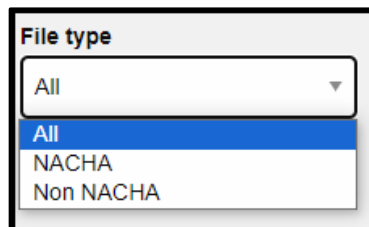


- Payment
  - Payroll – PPD
  - Prearranged deposit – PPD
  - Company – CCD
  - Individual – CIE
  - Vendor – CCD
  - Remittance – CCD
  - Corporate trade exchange – CTX
- Collection
  - Prearranged payment – PPD
  - Company - CCD



Select the File Type from the drop down.

- 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

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   Repeat...

Amount \*

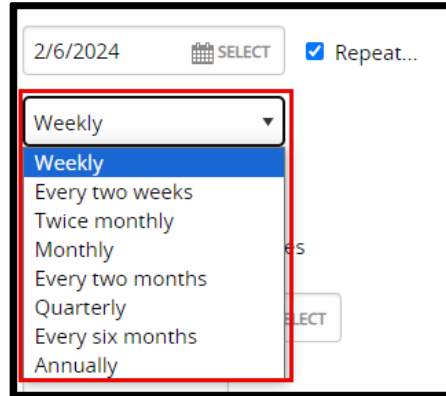
Description

\* Indicates required field

Select the Frequency from the drop down.

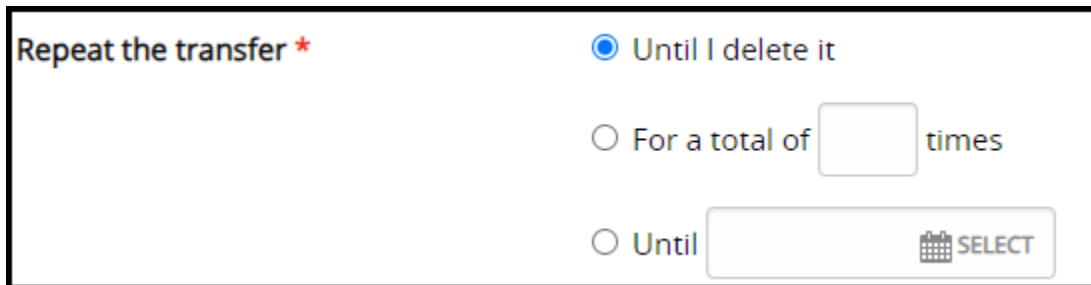
- Weekly
- Every two weeks
- Twice monthly
- Monthly

- Every two months
- Quarterly
- Every six months
- Annually

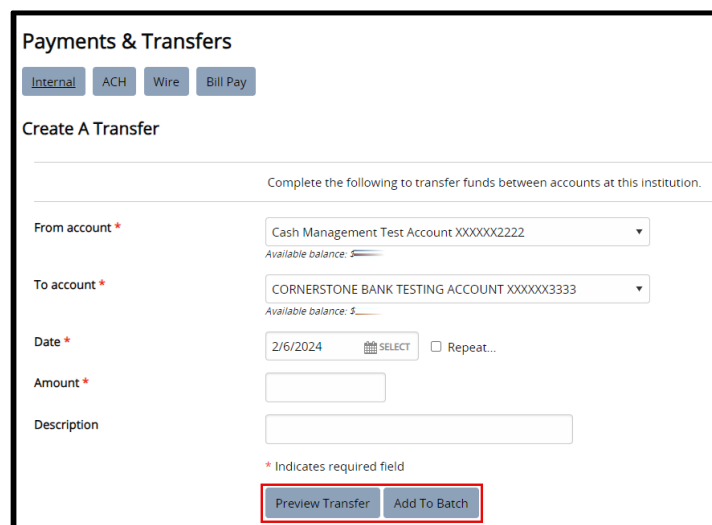


The user selects how long to repeat the transfer.

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



Select Preview Transfer or Add To Batch.



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	Copy

Click Repeat.

**Payments & Transfers**

Internal ACH Wire Bill Pay

ACH Print Help

Activity Templates File import templates

**Test** Undo all changes

Description \* Test Tax identification number Cornerstone Bank{xxxxx7720}

Effective date \* 2/6/2024  Same day  Repeat

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 all

Pay/Hold Account \* Amount \*  
 Cash Management Test Account 1.00

+ 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		091300719	333333333	Checking	1.00	<input type="checkbox"/>

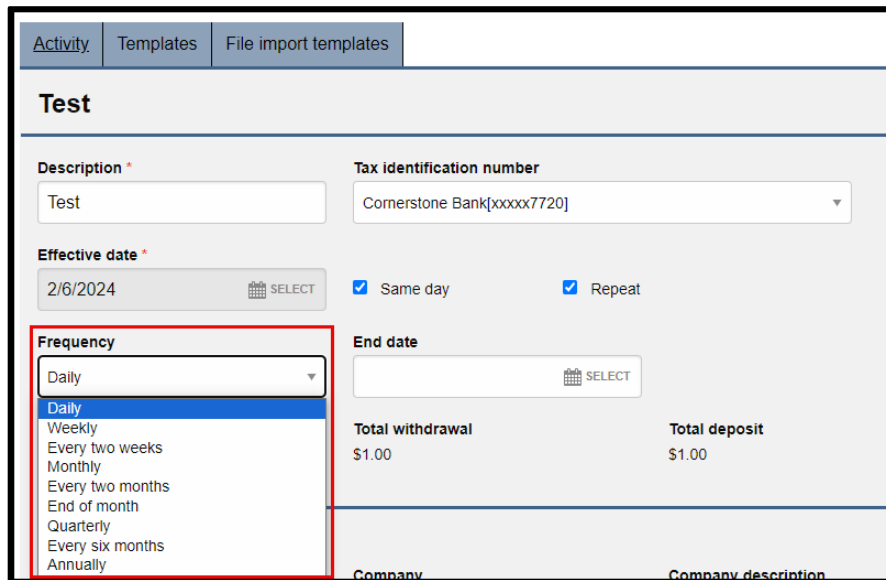
+ Add another pay to

\* Indicates required field

Complete ACH Save for later Cancel

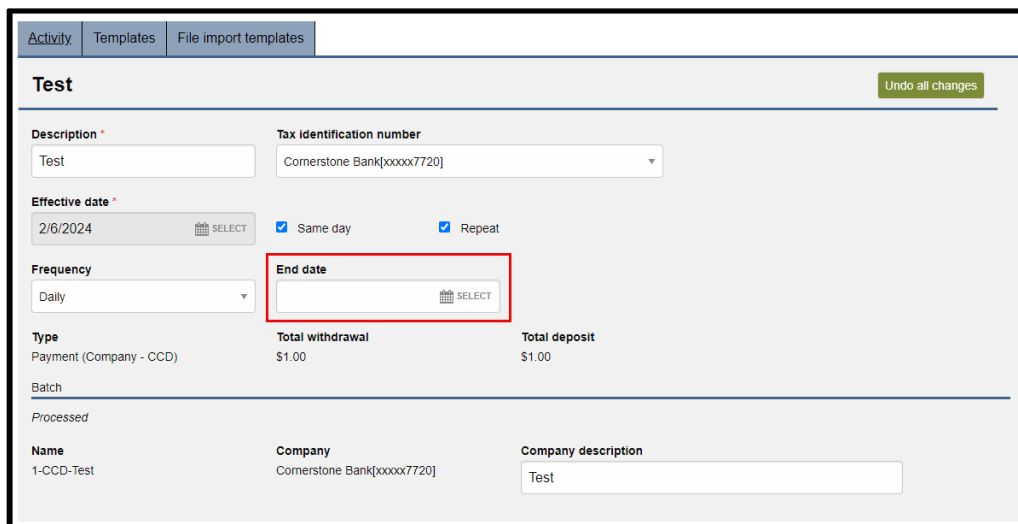
Select the Frequency from the drop down.

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



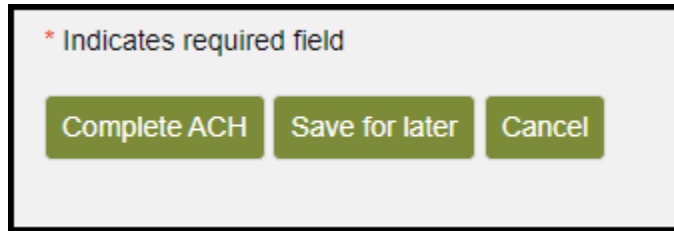
The screenshot shows a web form titled "Test" with tabs for "Activity", "Templates", and "File import templates". The form contains several fields: "Description" (Test), "Tax identification number" (Cornerstone Bank[xxxxx7720]), "Effective date" (2/6/2024), and "End date" (calendar icon). There are checkboxes for "Same day" and "Repeat". A "Frequency" dropdown menu is open, showing options: Daily, Weekly, Every two weeks, Monthly, Every two months, End of month, Quarterly, Every six months, and Annually. Below the form, there are fields for "Total withdrawal" (\$1.00) and "Total deposit" (\$1.00), and a "Company" field.

Select the end date from the calendar.

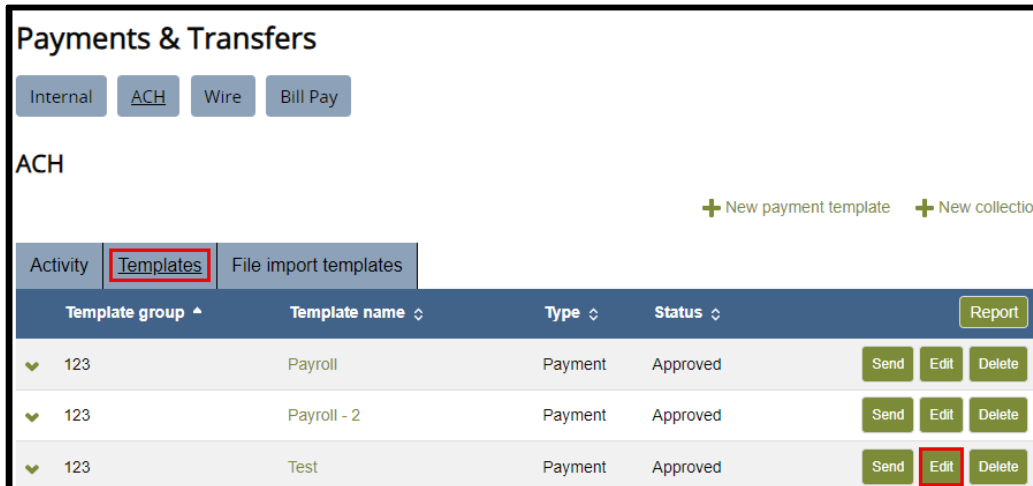


The screenshot shows the same "Test" form as above, but with the "End date" field highlighted by a red box. The "Frequency" dropdown is now closed and set to "Daily". The form also shows a "Type" field (Payment (Company - CCD)), "Batch" (Processed), and "Name" (1-CCD-Test). There are also fields for "Company" (Cornerstone Bank[xxxxx7720]) and "Company description" (Test). A "Undo all changes" button is visible in the top right corner.

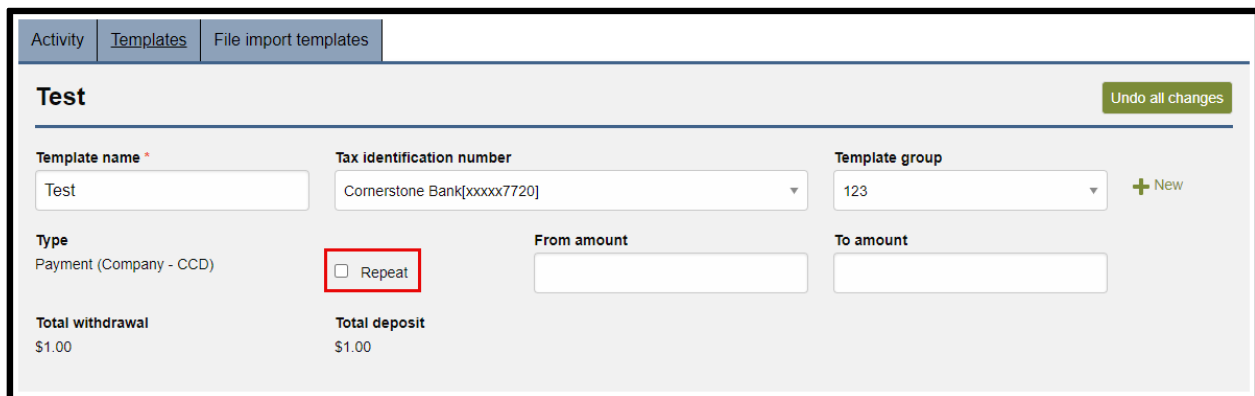
Select Complete ACH or Save for later.



From the ACH Templates page, select Edit.



Click Repeat.



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**

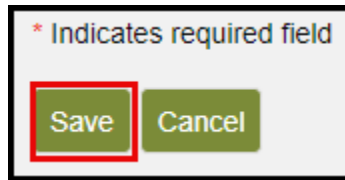
- Daily
- Weekly
- Every two weeks
- Monthly
- Every two months
- End of month
- Quarterly
- Every six months
- Annually

**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	<span style="border: 1px solid green; padding: 2px;">Copy</span> <span style="border: 1px solid red; padding: 2px; margin-left: 5px;">Reverse</span>

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](mailto: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

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

**Batch**  
Pending Origination

<b>Name</b> 1-CCD-REVERSAL	<b>Company</b> Cornerstone Bank(00007720)	<b>Company description</b> 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.

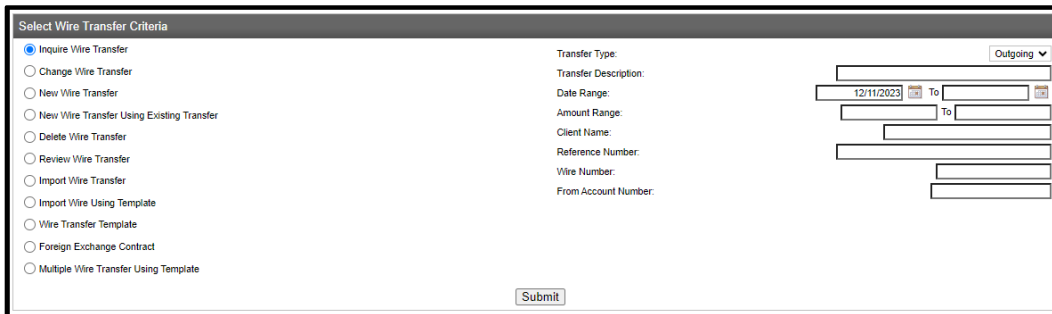
Users do not need access to view accounts to process wires.



## 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	
<a href="#">Payroll - 2</a>	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	
<a href="#">Vendor Payment - 1</a>	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
<span style="border: 1px solid red; padding: 2px;">Vendor Payment</span>	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: Vendor Payment    Recurring Frequency:

\* Transfer Start Date:     \* Amount:     \* From Account:

Tax Identification Number: CORNERSTONE BANK TESTING [00X-XX-7720]    Transfer Status: Saved

---

**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:

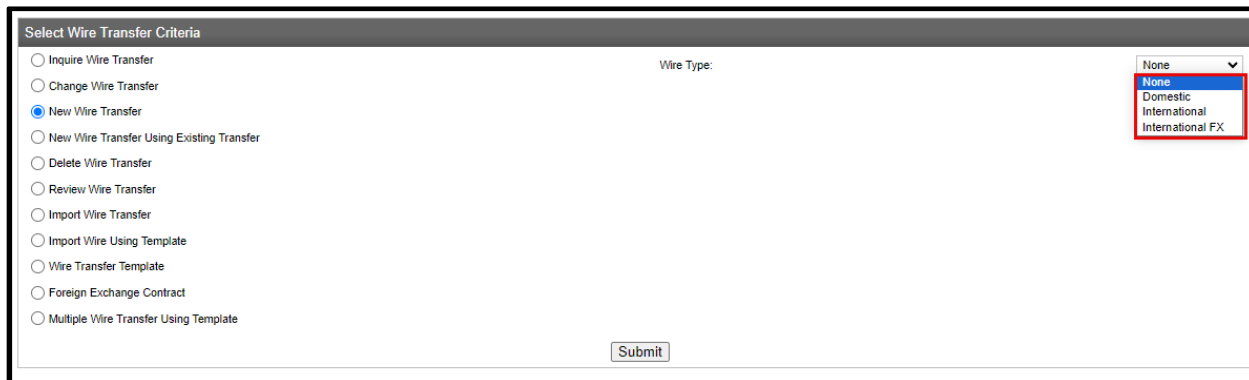
(\* Indicates Required Fields)

Save   Process   Cancel

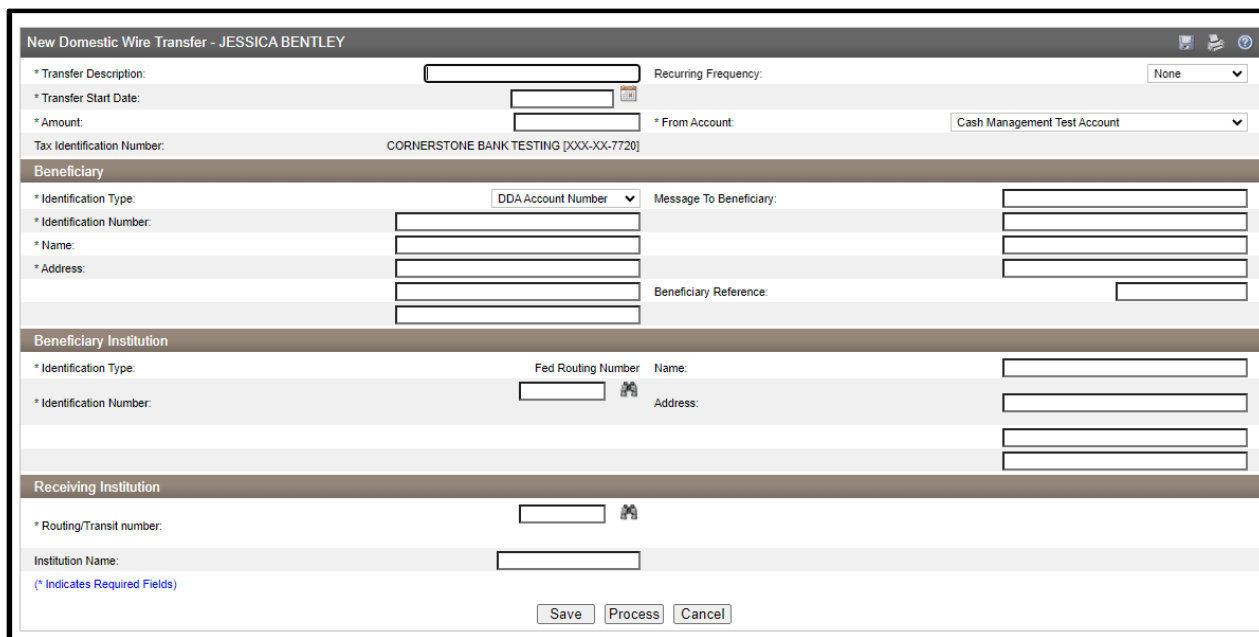
## New Wire Transfer

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:            Add

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.

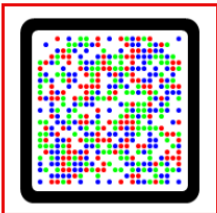
Scan the QR code using the Digital Signature in the DIGIPASS app.

### 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

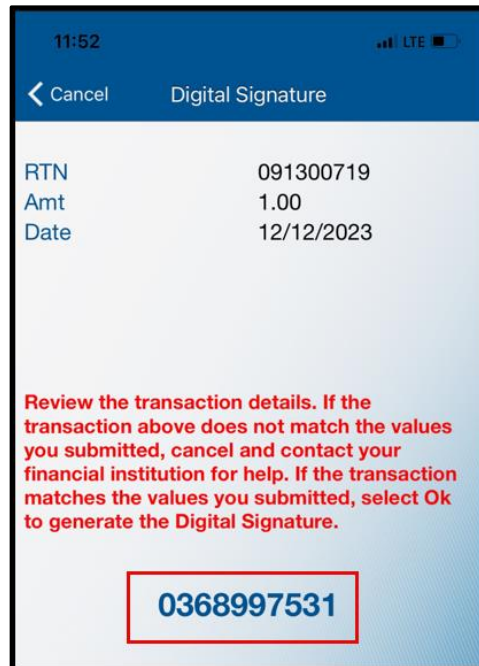
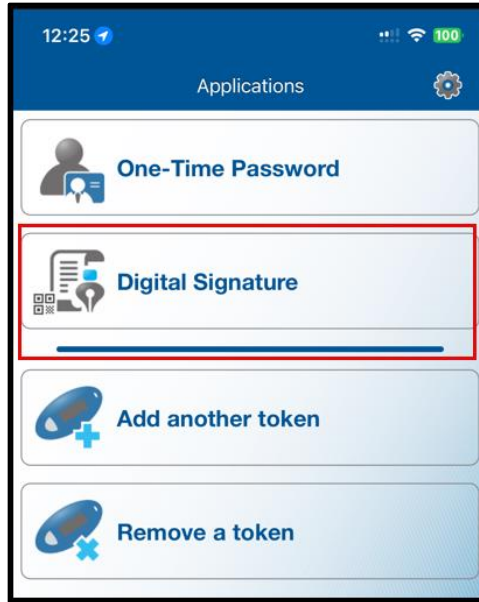
Date      12/12/2023

Digital signature \*

\* Indicates required field

[Complete challenge](#)   Cancel

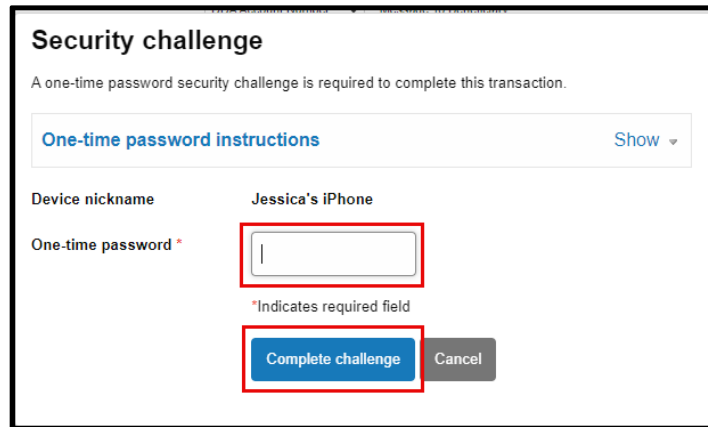
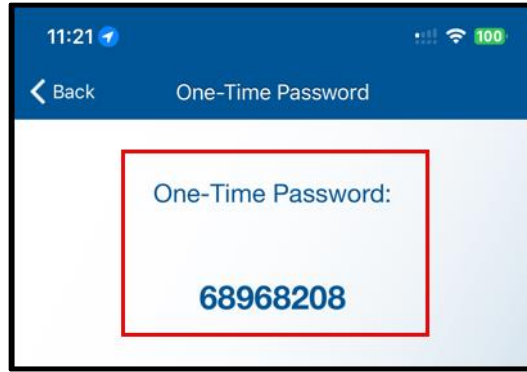
[Can't scan the image?](#)



Enter the numbers and click Complete Challenge.

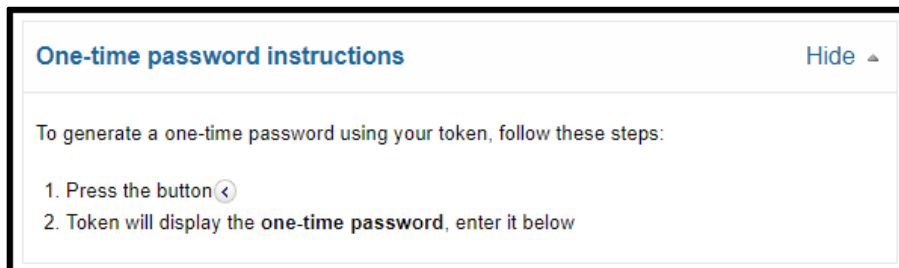
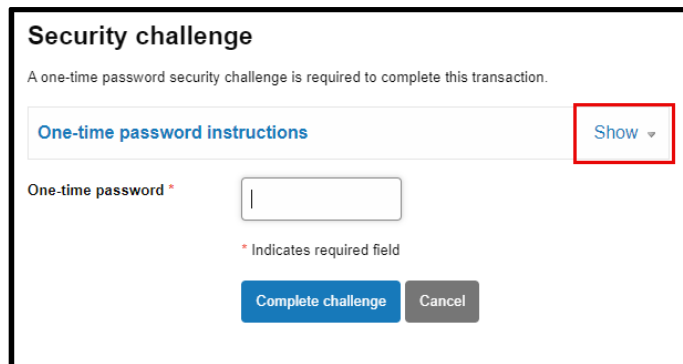
Select Can't Scan The mage, if the user is unable to use the QR code.

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.

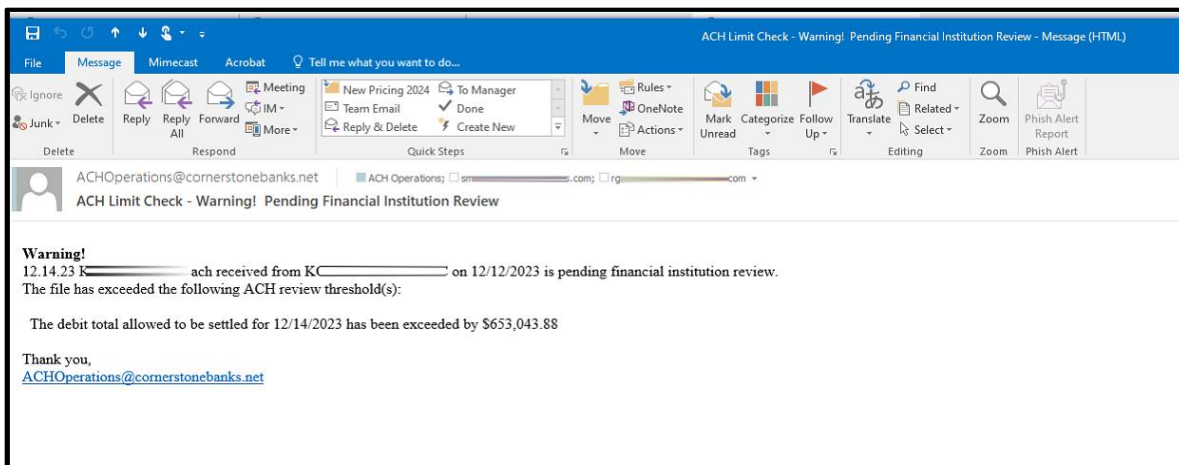
**Client Limit Exceptions**  
This transfer requires approval because all wires have been configured for review  
For the Wire transfer to continue processing, 1 approval is required.

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

Done

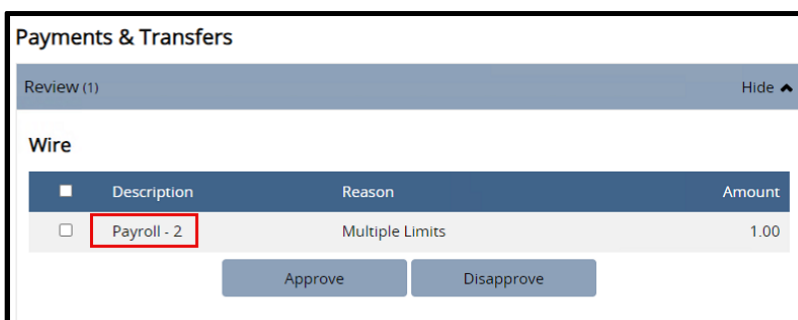
ACH Operations sends the email to ACH Limit Check – Warning! Pending Financial Institution Review to the BOB users.

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

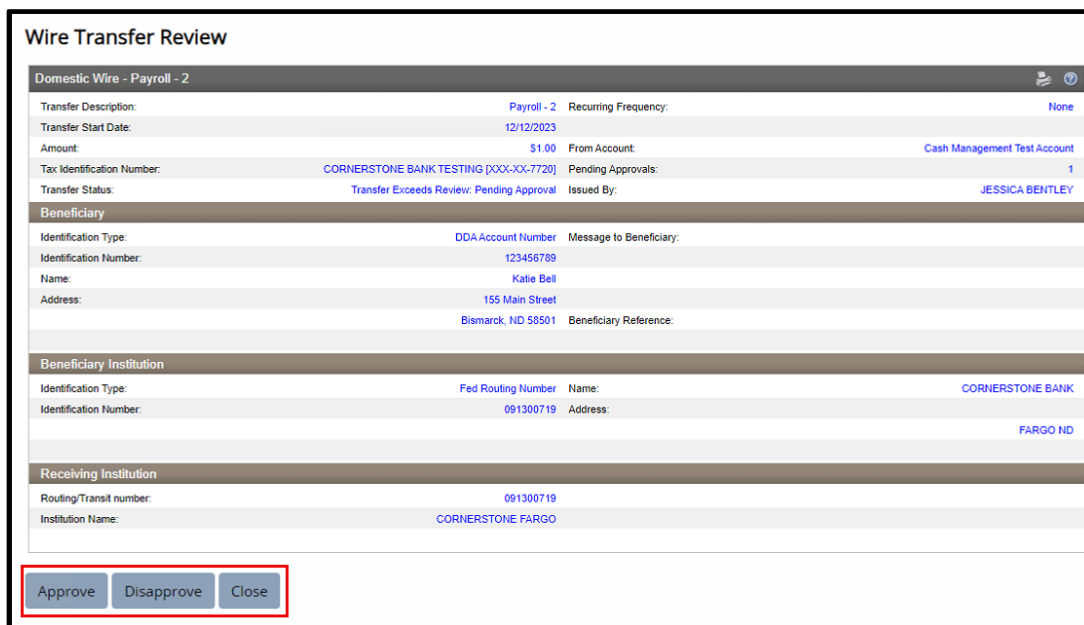


**Note:** For Dual Control – if one user initiates, that same user cannot approve the wire.

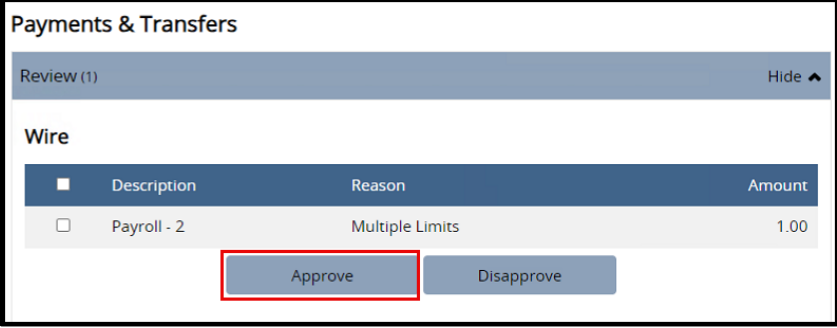
The approver views the wire under Payments & Transfers > Review. Click on the wire to view the details.



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



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



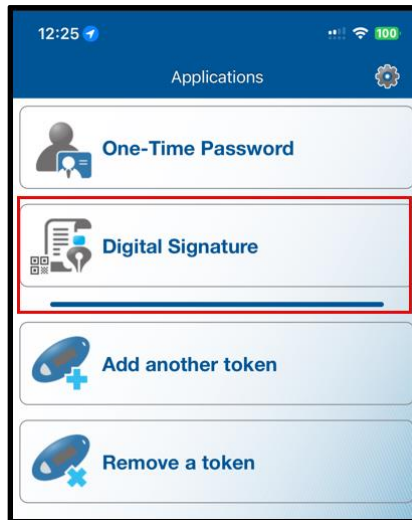
Payments & Transfers

Review (1) Hide

Wire

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

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



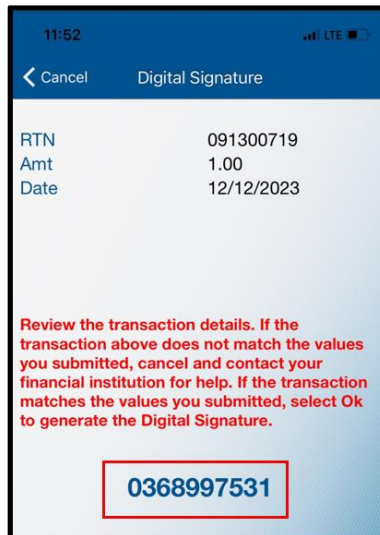
Routing transit: 091300719

Amount: 1.00

Date: 12/12/2023

Digital signature \*  SHOW

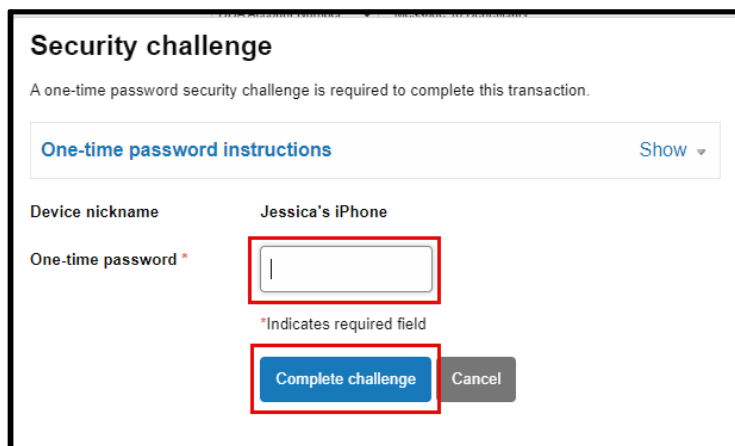
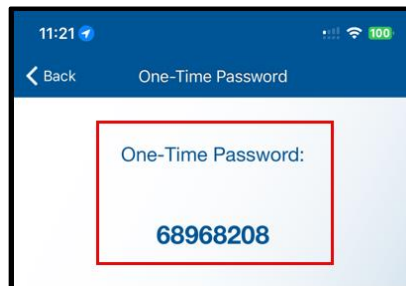
\* Indicates required field



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

<input type="checkbox"/>	Description	Reason	Amount
There are no transfers requiring review.			

**From:** [noreply@cornerstonebanks.net](mailto:noreply@cornerstonebanks.net) <[noreply@cornerstonebanks.net](mailto:noreply@cornerstonebanks.net)>  
**Sent:** Tuesday, December 12, 2023 11:51 AM  
**To:** Wires <[Wires@cornerstonebanks.net](mailto: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](mailto: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**

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

Approve Disapprove

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

### Wire Transfer Review

Domestic Wire - Vendor Payment -1

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		

Approve Disapprove Close

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

### Payments & Transfers

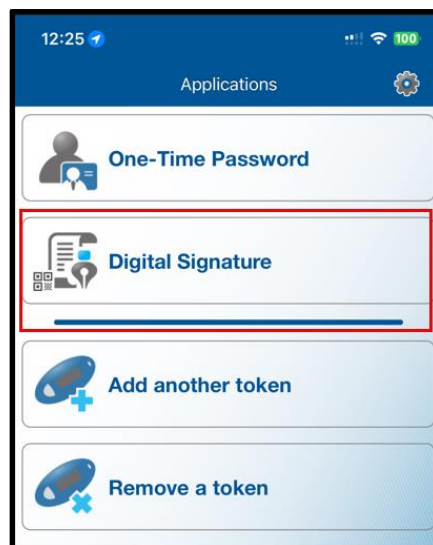
Review (1) Hide ▲

**Wire**

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

Approve Disapprove

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

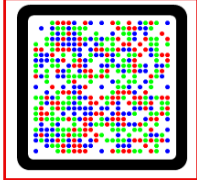




**Security Challenge**  
A digital signature security challenge is required to complete this transaction.

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?

11:52 LTE

← Cancel Digital Signature

RTN	091300719
Amt	1.00
Date	12/12/2023

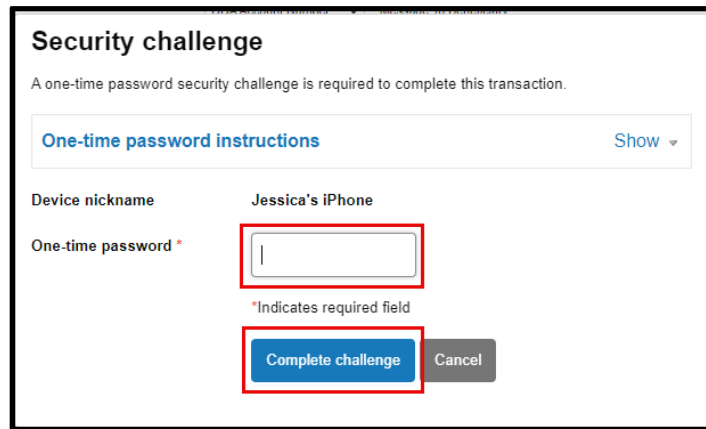
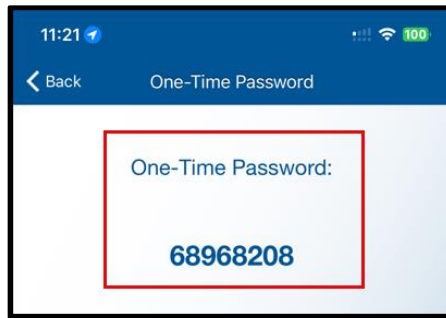
**Review the transaction details. If the transaction above does not match the values you submitted, cancel and contact your financial institution for help. If the transaction matches the values you submitted, select Ok to generate the Digital Signature.**

**0368997531**

Enter the numbers and click Complete Challenge.

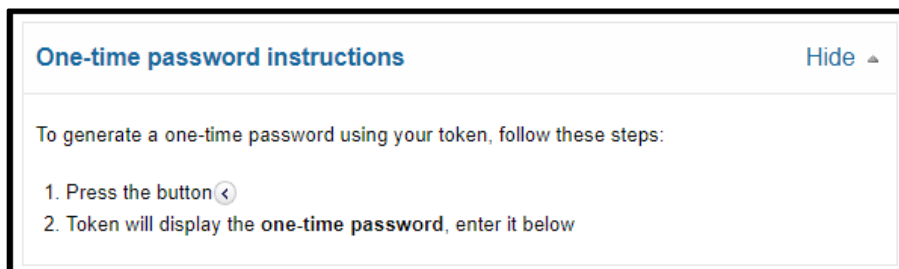
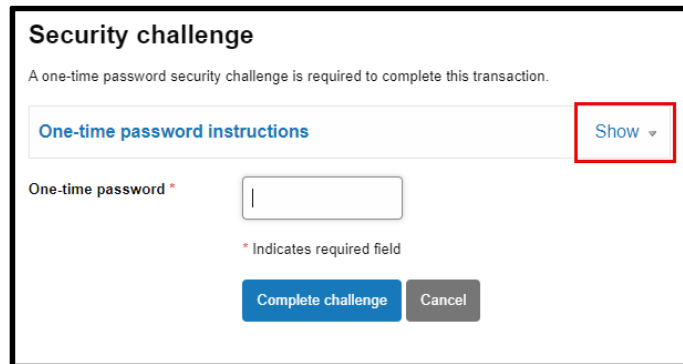
Select Can't Scan The Image, if the user is unable to use the QR code.

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](mailto:noreply@cornerstonebanks.net) <[noreply@cornerstonebanks.net](mailto:noreply@cornerstonebanks.net)>  
Sent: Tuesday, December 12, 2023 11:49 AM  
To: Wires <[Wires@cornerstonebanks.net](mailto: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](mailto: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	
<a href="#">Vendor Payment</a>	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	
<a href="#">Payroll - 2</a>	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	
<a href="#">Payroll - 2</a>	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: [Date Picker]      \* From Account: Cash Management Test Account

\* Amount: 1,500.00      Tax Identification Number: CORNERSTONE BANK TESTING [XXX-XX-7720]

**Beneficiary**

\* Identification Type: DDA Account Number      Message To Beneficiary: [Text Box]

\* Identification Number: 123456789

\* Name: Jessica Bentley

\* Address: 123 Main St  
Minot, ND  
58703      Beneficiary Reference: [Text Box]

**Beneficiary Institution**

\* Identification Type: Fed Routing Number      Name: CORNERSTONE BANK

\* Identification Number: 091300719      Address: [Text Box]

**Receiving Institution**

\* Routing/Transit number: 091300719

Institution Name: CORNERSTONE FARGO

(\* Indicates Required Fields)

[ Save ] [ Process ] [ Cancel ]

## Delete Wire Transfer

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

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

### Select Wire Transfer Criteria

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: [Text Box]

Date Range: [Date Picker] To [Date Picker]

Amount Range: [Text Box] To [Text Box]

Client Name: [Text Box]

Reference Number: [Text Box]

[ Submit ]

The Wire List appears. Click on the wire.

Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
<a href="#">Vendor Payment</a>	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 C  
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:  ▼

Template Group:  ▼

### 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
<a href="#">BOB FX TESTING</a>	BAM	Aug 31, 2023	\$2.00	Cancelled	
<a href="#">BOB TESTING FX</a>	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:

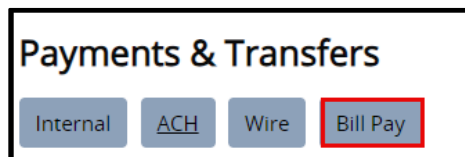
Inquire Wire Transfer  
 Change Wire Transfer  
 New Wire Transfer  
 New Wire Transfer Using Existing Transfer  
 Delete Wire Transfer  
 Review Wire Transfer  
 Import Wire Transfer  
 Import Wire Using Template  
 Wire Transfer Template  
 Foreign Exchange Contract  
 Multiple Wire Transfer Using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

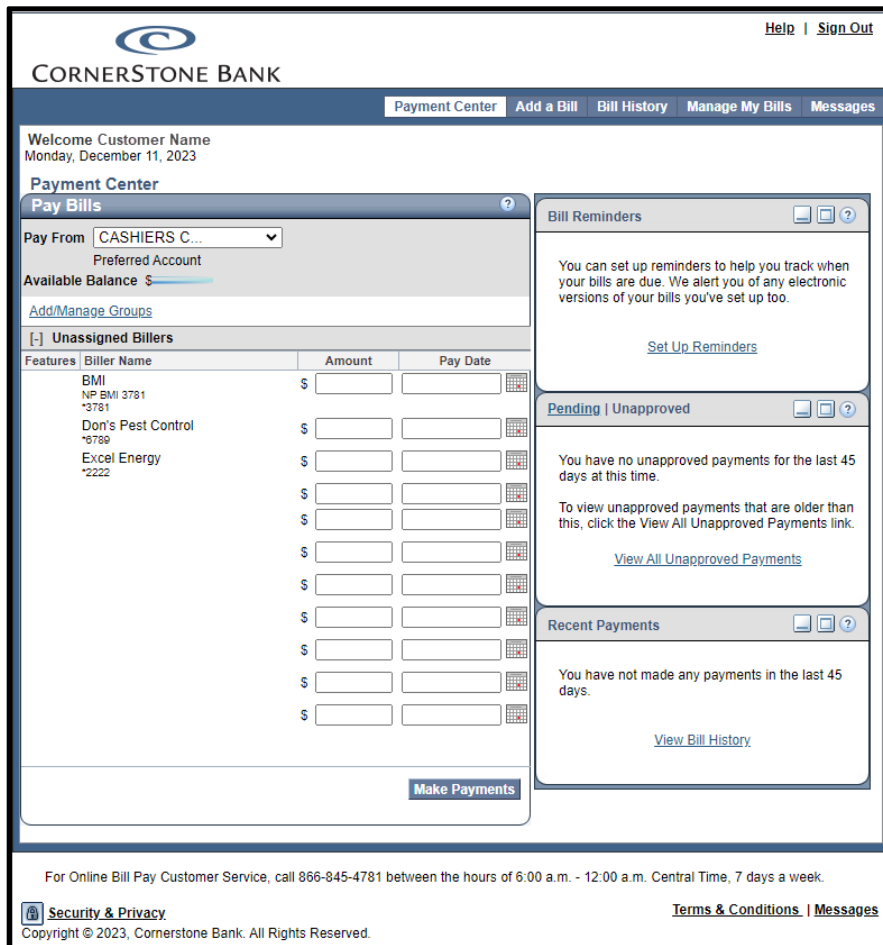
Phone number \*   
Including area code (10 digits)

\* 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	Bill 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](#)

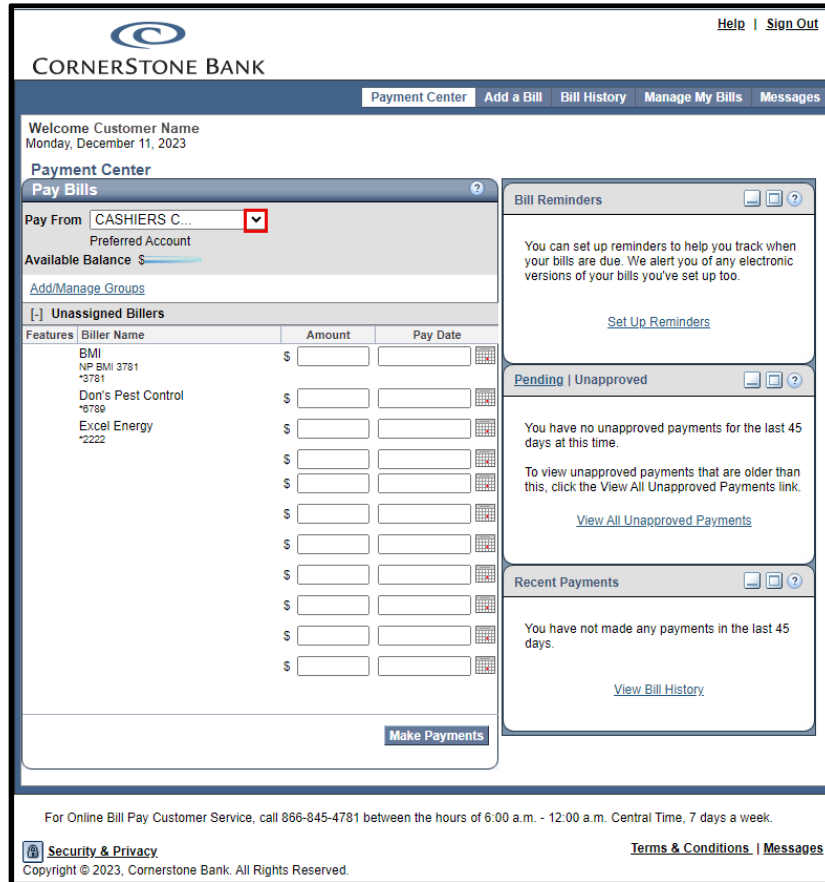
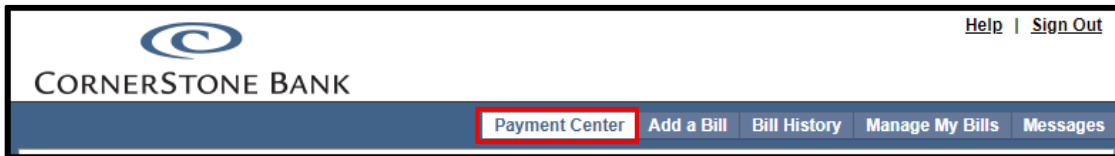
For Online Bill Pay Customer Service, call 866-845-4781 between the hours of 6:00 a.m. - 12:00 a.m. Central Time, 7 days a week.

[Security & Privacy](#) | [Terms & Conditions](#) | [Messages](#)

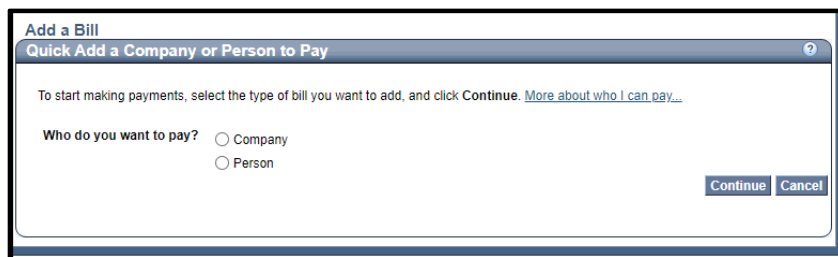
Copyright © 2023, Cornerstone Bank. All Rights Reserved.

## 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.

**Add a Bill**  
Quick Add a Company or Person to Pay

To start making payments, select the type of bill you want to add, and click Continue. [More about who I can pay...](#)

Who do you want to pay?  Company  
 Person

**CORNERSTONE BANK** Help | Sign Out

**Add a Bill**  
Quick Add a Company or Person to Pay

To start making payments, select the type of bill you want to add, and click Continue. [More about who I can pay...](#)

Who do you want to pay?  Company  
 Person

**Search**

To find the company you want to add, enter the information and click Search. We'll try to find an address match for you.

**Biller Name**  
As it appears on bill

If you prefer, you can [enter all the information for your bill.](#)

Complete the following:

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

Click Add Bill.

**CORNERSTONE BANK** Help | Sign Out

**Add a Bill**  
Add Additional Information

We did not find a match for Bentley LLC. Please enter the information for the company you want to pay. Your account information must be accurate to ensure that your payment is credited on time and to the correct account. This information may appear on a bill or invoice you've received. You can also [search for another company.](#)

Asterisks (\*) indicate required information.

\* Biller Name Bentley LLC

Nickname   
What should I name?

\* Account Number   
What if I don't have an account number?

\* Confirm Account Number

\* Biller Address 1   
Where you would mail payments

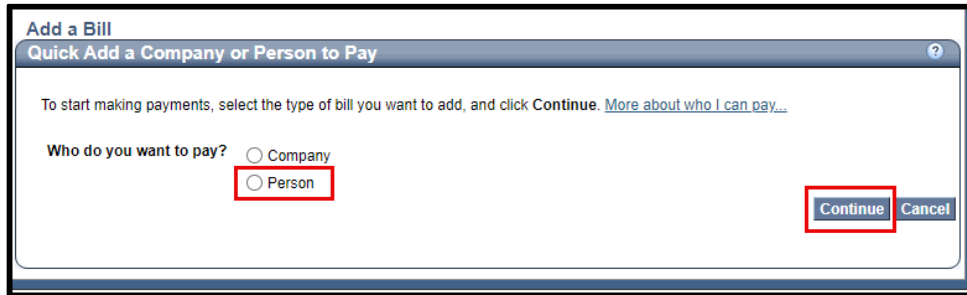
Biller Address 2

\* Biller City / State  State

\* Biller ZIP Code  -   
xxxxxx-xxxx

\* Biller Phone Number  -  -   
(xxx)xxx-xxxx

Add a person to pay. Click Continue.



**Add a Bill**  
Quick Add a Company or Person to Pay

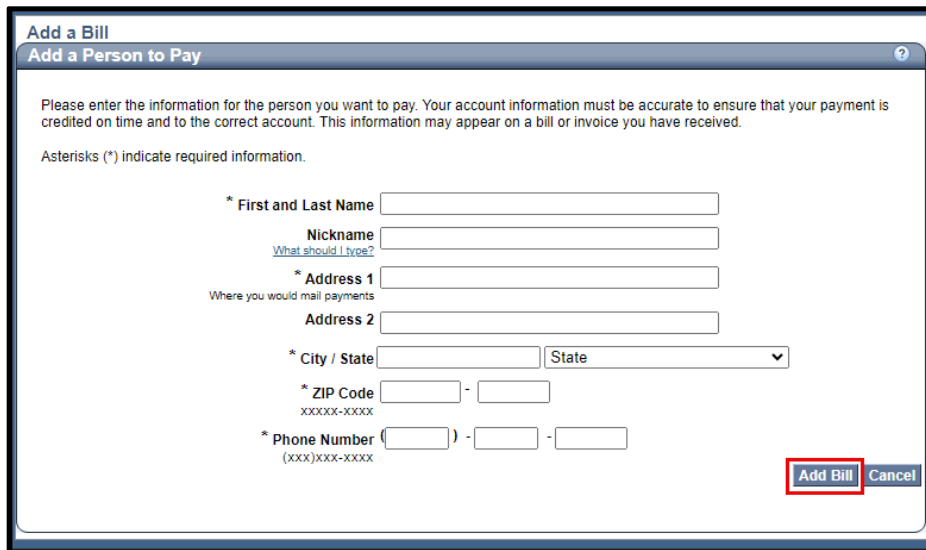
To start making payments, select the type of bill you want to add, and click **Continue**. [More about who I can pay...](#)

Who do you want to pay?  Company  
 Person

**Continue** **Cancel**

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

**Add Bill** **Cancel**

Click Add Bill.

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

Enter the dollar amount and pay date.



Features	Billor Name	Amount	Pay Date
	BMI NP BMI 3784 *3781	\$ 10.00	12/18/2023
		<a href="#">Add Invoices</a>	
	Don's Pest Control *6789	\$ 200.00	12/18/2023
		<a href="#">Add Invoices</a>	
	Excel Energy *2222	\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	

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**

Billor 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.			
<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.

**Biller Name** Select From List

- Select From List
- BMI \*3781
- Don's Pest Control \*6789
- Excel Energy \*2222

For Online Biller: BMI \*3781 between the hours of 6:00 a.m. - 12:00 a.m. Central Time, 7 days a week.

[Security & Privacy](#) | [Terms & Conditions](#) | [Messages](#)

**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** Excel Energy \*2222

**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



# CORNERSTONE BANK

Billers 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



# CORNERSTONE BANK

Biller 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

Typical Amount Due \$

ant to be reminded of this bill

your email address and

\*Email address

Every 2 weeks

Every 4 weeks

Twice a month

Monthly

Every 2 months

Every 3 months

Every 6 months

Annually

\*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

\*Email address

Select From List

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

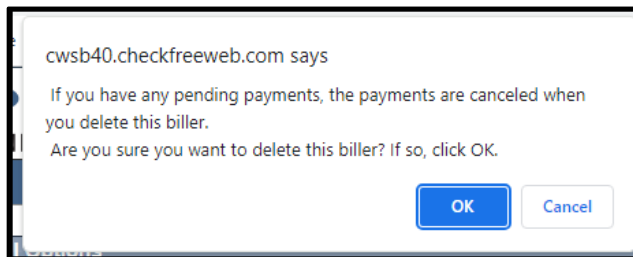
\*City

\*State/ZIP Code

\*Biller Phone Number  xxx-xxx-xxxx

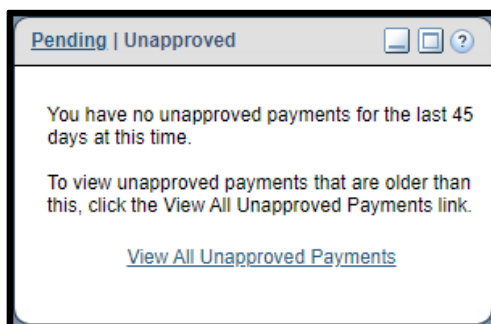
Account Number — For your protection, we show only part of your account number.

- Delete this biller



### Pending | Unapproved

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





**Bill History**  
Unapproved Payments

[All Payments](#) | [Unapproved Payments](#)

To view payments and bills for a different date range, select an option in **Current View**. Use **Additional Options** to search for specific payments.

Current View  Additional Options

Show  For

Select the payments you want to approve and click **Continue**.

Approve	Biller Name	Account	Amount	Pay Date	Initiated By	Action
You don't have any payments to approve at this time.						

Current View

Select the payments you want to approve and click

## Recent Payments

This section lists payments made in the last 45 days.

**Recent Payments**

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

[View Bill History](#)

**Bill History**  
View Payments and Bills

[All Payments](#) | [Unapproved Payments](#)

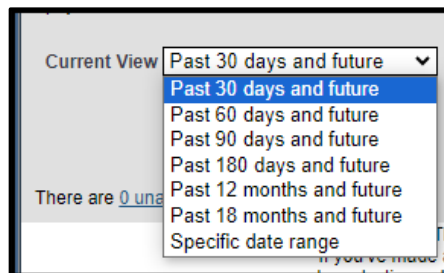
To view payments and bills for a different date range, select an option in **Current View**. Use **Additional Options** to search for specific payments.

Current View  Additional Options

Show  For

There are [0 unapproved payments](#).

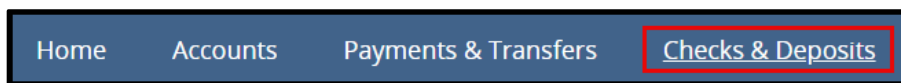
There is no bill payment history to display.  
If you've made any payments using Cornerstone Bank Online Bill Pay, try selecting a different option in **Current View** or **Additional Options**.



## 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.



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

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

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: CORNERSTONE BANK TESTING ACCOUNT XXXXX

Check number	Amount	Payee	Expires
There are no stop payments for this account.			

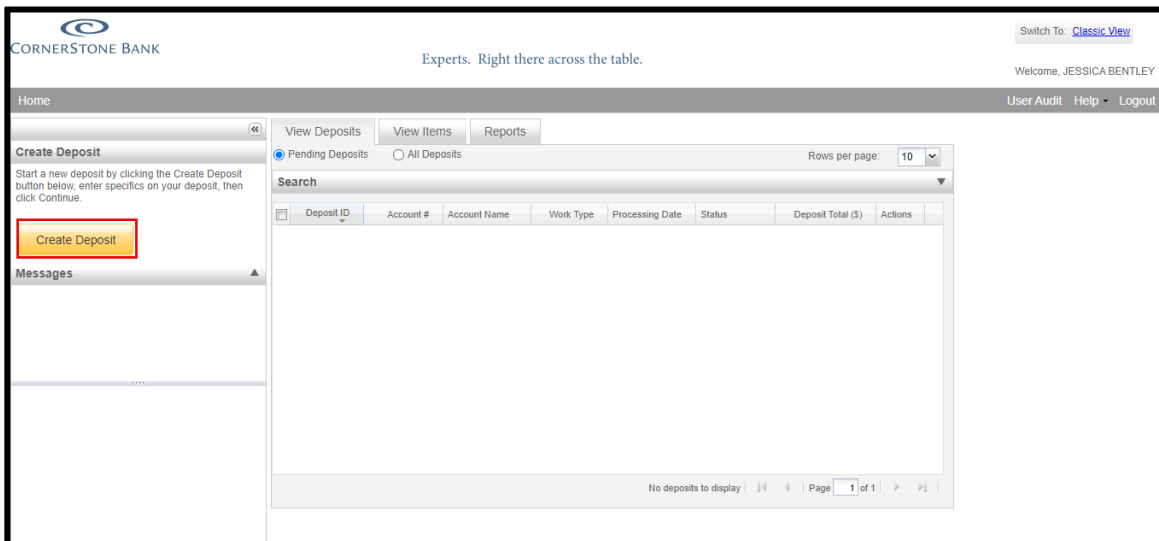
## Deposit Checks

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

### Checks & Deposits

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

A new webpage opens. Click Create Deposit.



CORNERSTONE BANK  
 Experts. Right there across the table.  
 Welcome, JESSICA BENTLEY  
 User Audit Help Logout

Home

Pending Deposits
  All Deposits

Rows per page: 10

Search

Deposit ID	Account #	Account Name	Work Type	Processing Date	Status	Deposit Total (\$)	Actions
No deposits to display							

Page 1 of 1

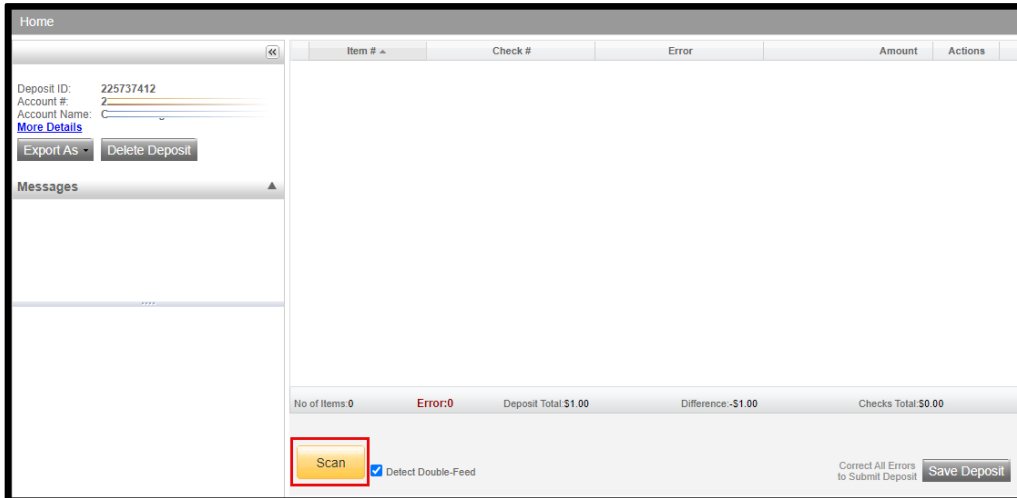
Enter in deposit amount and select account. Click Continue.

### Create Deposit

\* Required Fields

Deposit Amount\*: 1.00  
 Select Account\*:   
 Store Number:

Click Scan.



Home

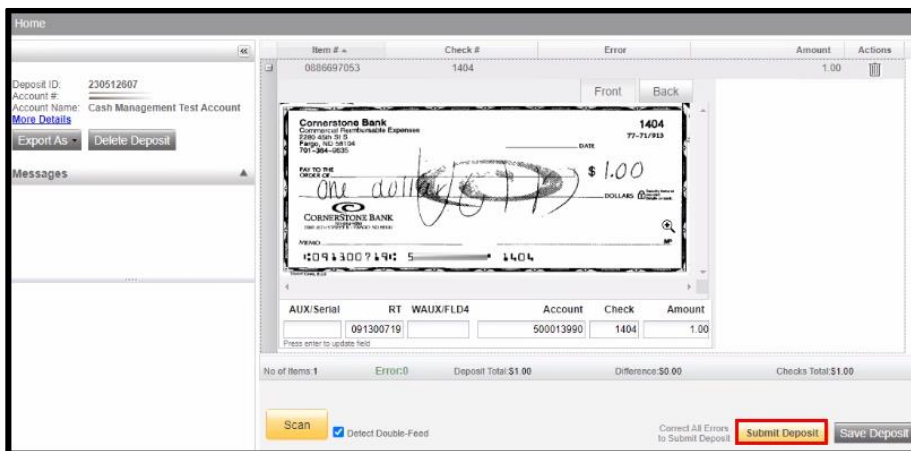
Deposit ID: 225737412  
Account #: 2  
Account Name:   
[More Details](#)  
Export As - Delete Deposit

Messages

Item #	Check #	Error	Amount	Actions
No of Items: 0    Error: 0    Deposit Total: \$1.00    Difference: -\$1.00    Checks Total: \$0.00				

Scan     Detect Double-Feed    Correct All Errors to Submit Deposit    Save Deposit

Click Submit Deposit.



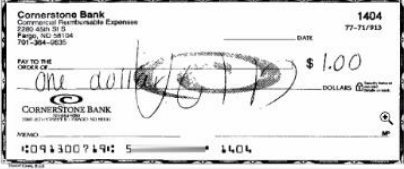
Home

Deposit ID: 230512607  
Account #:   
Account Name: Cash Management Test Account  
[More Details](#)  
Export As - Delete Deposit

Messages

Item #	Check #	Error	Amount	Actions
086697053	1404		1.00	

Front Back

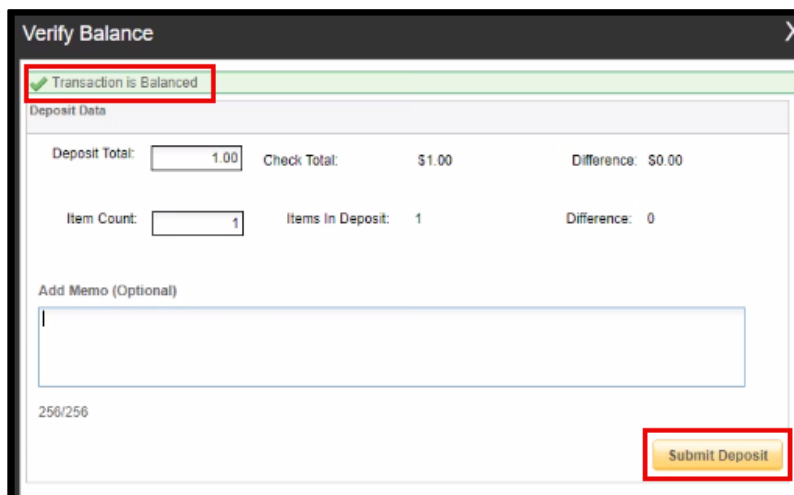


AUX/Serial RT WAUX/FLD4 Account Check Amount  
091300719 500013990 1404 1.00

No of Items: 1    Error: 0    Deposit Total: \$1.00    Difference: \$0.00    Checks Total: \$1.00

Scan     Detect Double-Feed    Correct All Errors to Submit Deposit    **Submit Deposit**    Save Deposit

The system verifies the balance.



Verify Balance

**Transaction is Balanced**

Deposit Data

Deposit Total: 1.00    Check Total: \$1.00    Difference: \$0.00

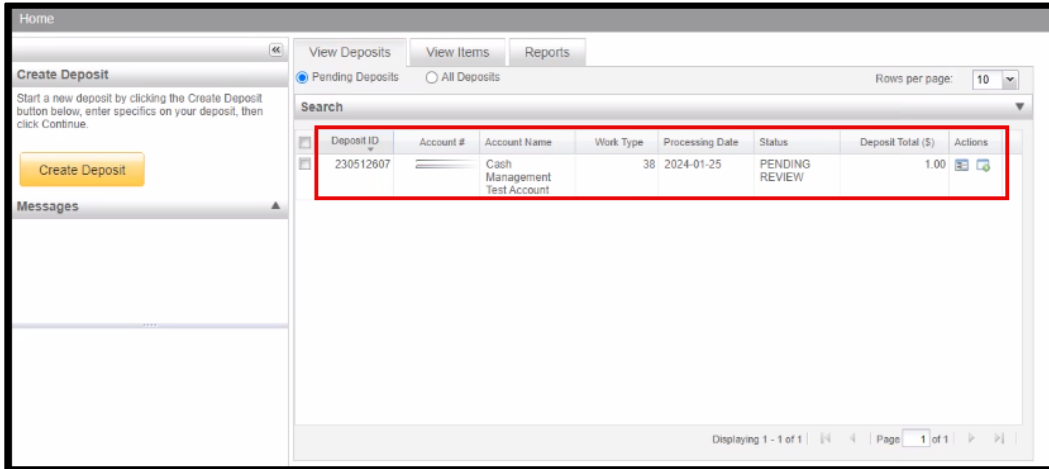
Item Count: 1    Items in Deposit: 1    Difference: 0

Add Memo (Optional)

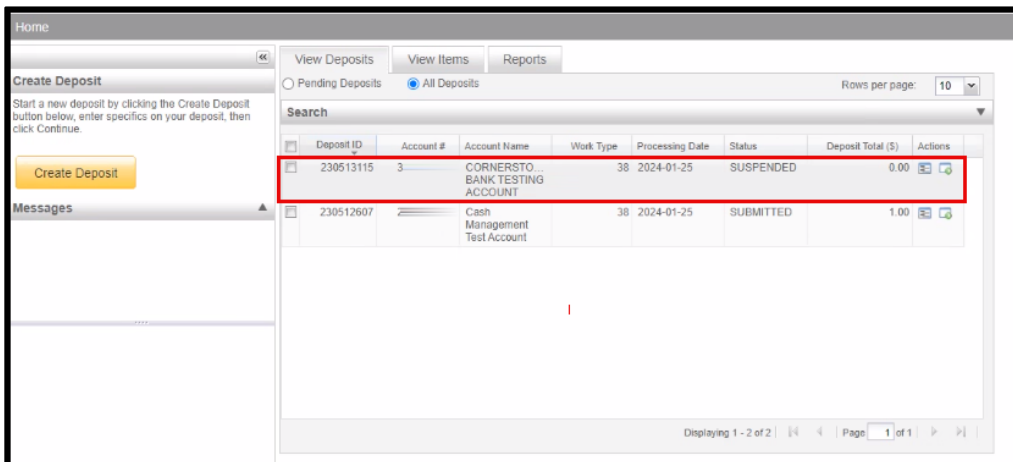
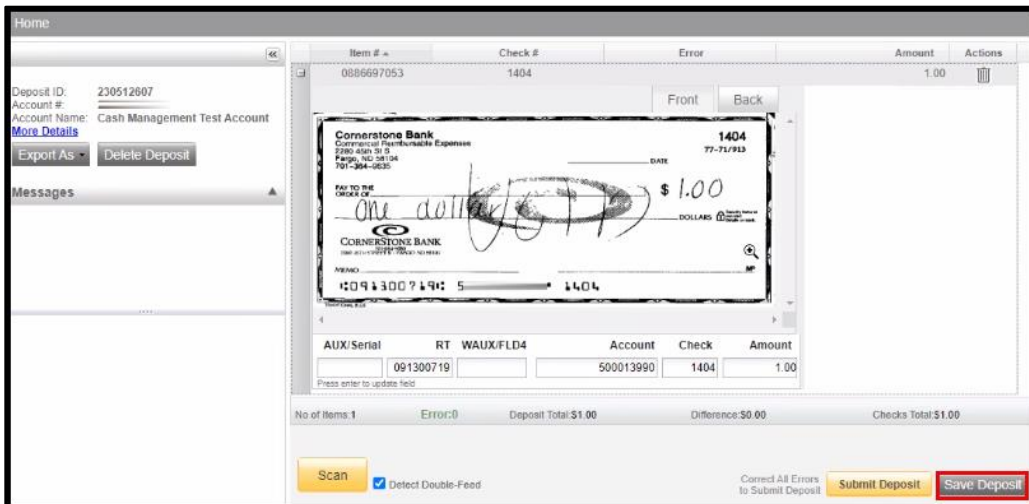
256/256

**Submit Deposit**

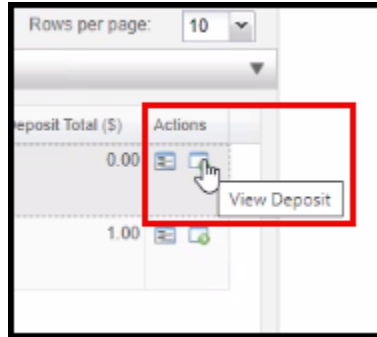
The deposit appears in the Search Box – pending review.



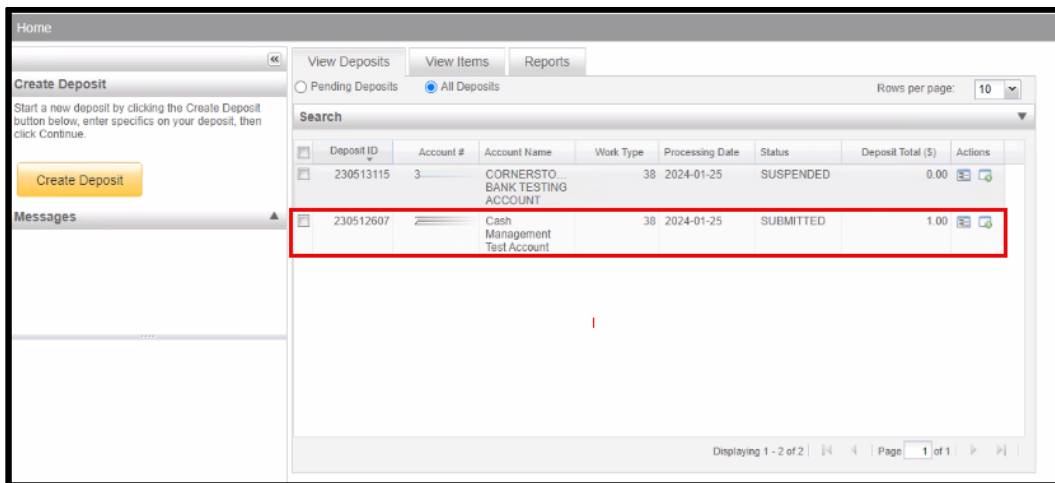
Alternatively, click Save Deposit to suspend the deposit.



Click on the right square to view the deposit.



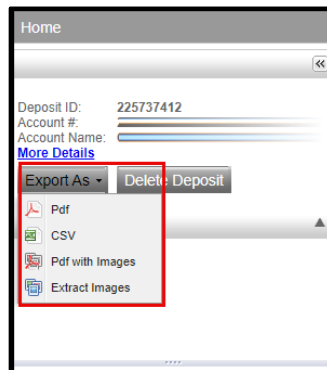
Once the deposit shows as submitted when the pending review is complete.

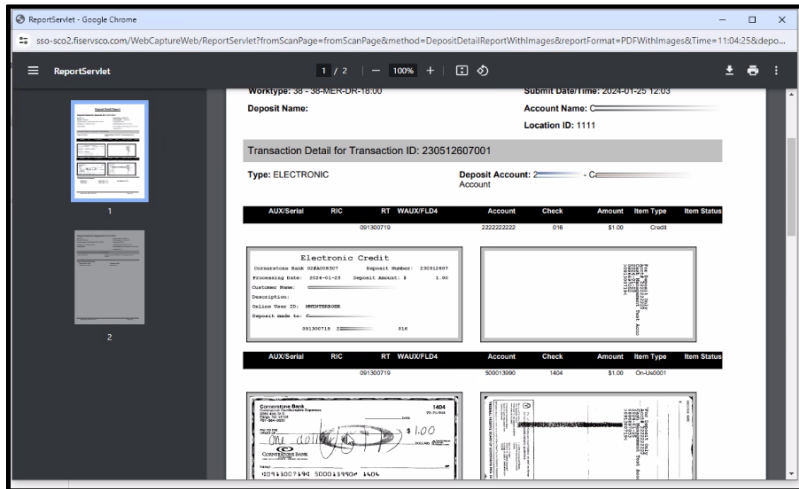
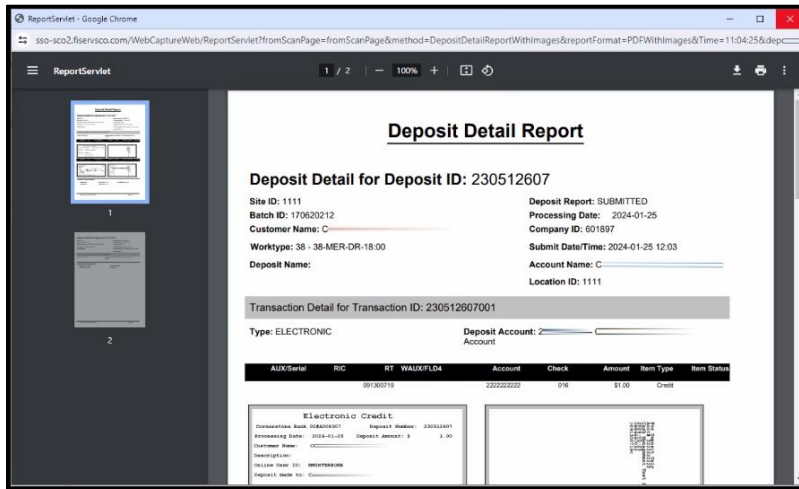


Once the scan is completed, the user can export a report.

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.


## Automated Clearing House Positive Pay

Positive Pay allows users to upload an ACH file to Business Online Banking (BOB) and when items do not appear on the file, an exception generates for the user to review.

## Exception Emails

Emails are auto generated when an ACH item has triggered an exception for review.

Positive Pay Items Notification (Reminder: Positive Pay Exceptions)

 noreply@cornerstone.bank  
 To: Jessica A. Bentley  
 Retention Policy: 1 Year Test (1 year)

Expires 1/23/2026  
 Thu 1/23/2025 10:30 AM

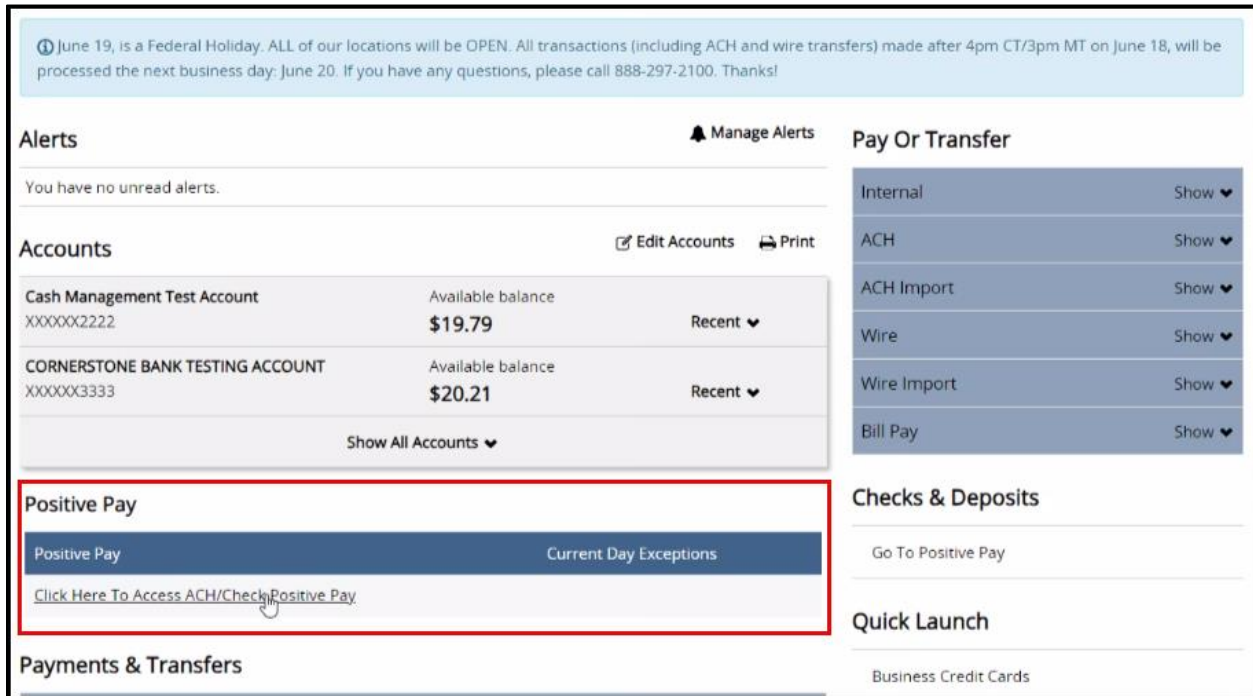
The following information is being sent to you regarding positive pay processing. This is an automated notification. Please do not reply.

----- MESSAGE 1 -----  
 Date: 01/23/2025 10:30 AM  
 Subject: Reminder: Positive Pay Exceptions  
 Client: Th  
 Account Nickname: Th

Your positive pay exceptions for today have not been reviewed. Please log in to Business Online Banking to review the exceptions. If no decision is made by 11:30 AM CST, all exceptions will be handled as per your Positive Pay Agreement. If you have any questions, please contact our Electronic Banking Department at 1-888-297-2100.

## Overview

Click on [Click Here To Access ACH/Check Positive Pay](#).



June 19, is a Federal Holiday. ALL of our locations will be OPEN. All transactions (including ACH and wire transfers) made after 4pm CT/3pm MT on June 18, will be processed the next business day: June 20. If you have any questions, please call 888-297-2100. Thanks!

**Alerts** Manage Alerts  
You have no unread alerts.

**Accounts** Edit Accounts Print

<b>Cash Management Test Account</b> XXXXXX2222	Available balance <b>\$19.79</b>	Recent ▾
<b>CORNERSTONE BANK TESTING ACCOUNT</b> XXXXXX3333	Available balance <b>\$20.21</b>	Recent ▾

[Show All Accounts ▾](#)

**Pay Or Transfer**

- Internal Show ▾
- ACH Show ▾
- ACH Import Show ▾
- Wire Show ▾
- Wire Import Show ▾
- Bill Pay Show ▾

**Positive Pay**

Positive Pay Current Day Exceptions

[Click Here To Access ACH/Check Positive Pay](#)

**Payments & Transfers**

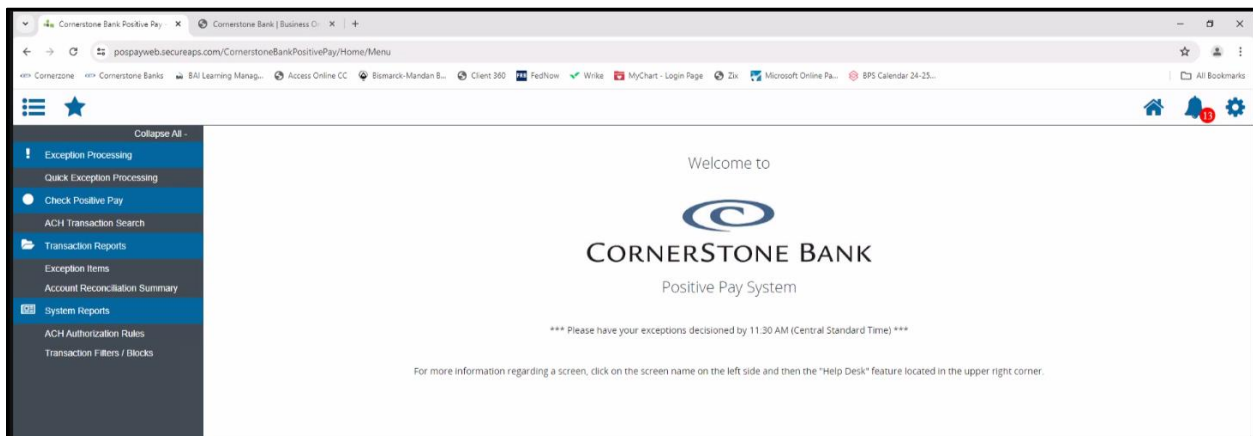
**Checks & Deposits**

[Go To Positive Pay](#)


**Quick Launch**

Business Credit Cards

A new window appears.



Welcome to



## CORNERSTONE BANK

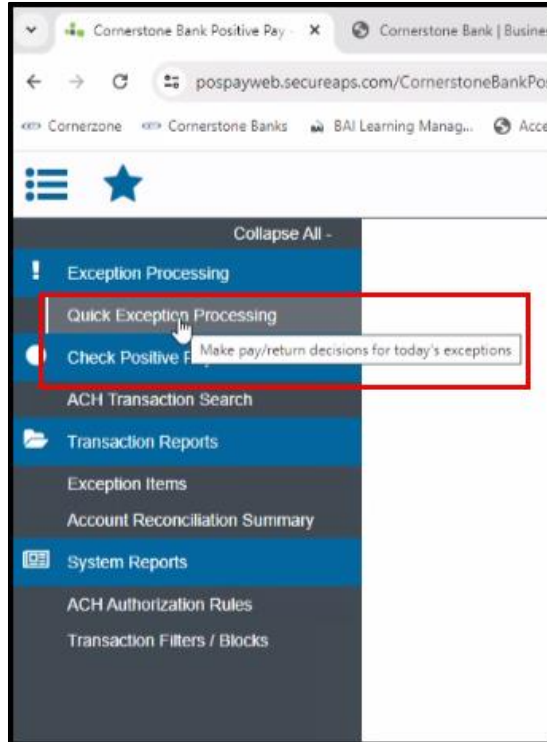
Positive Pay System

\*\*\* Please have your exceptions decided by 11:30 AM (Central Standard Time) \*\*\*

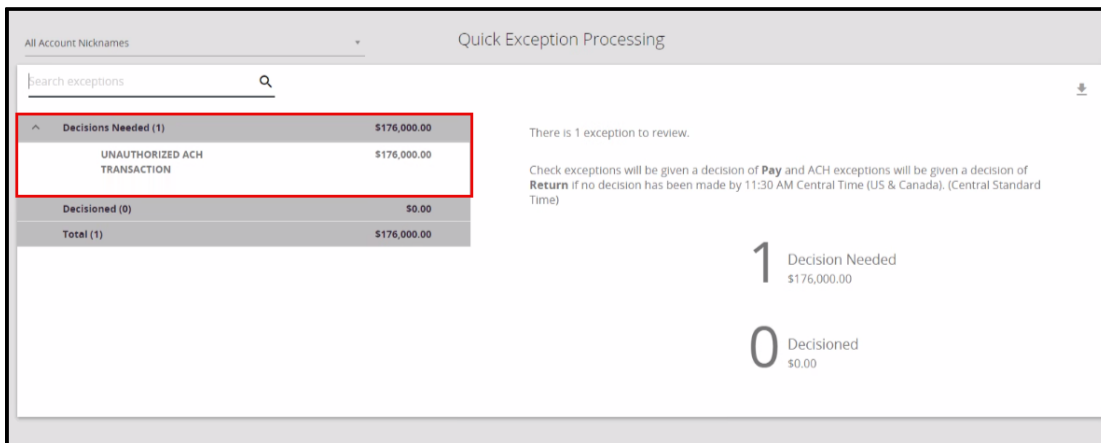
For more information regarding a screen, click on the screen name on the left side and then the "Help Desk" feature located in the upper right corner.

- Exception Processing
- Quick Exception Processing
- Check Positive Pay
- ACH Transaction Search
- Transaction Reports
- Exception Items
- Account Reconciliation Summary
- System Reports
- ACH Authorization Rules
- Transaction Filters / Blocks

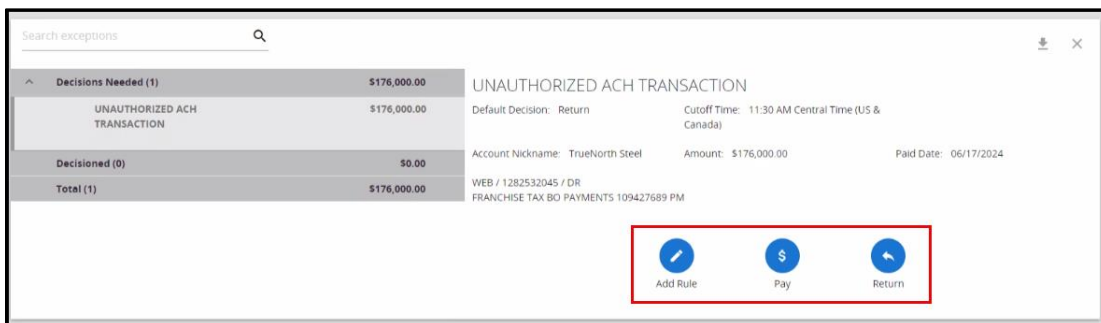
Select Quick Exception Processing to make pay or return decisions for today's exceptions.



Select Decision Needed.



By selecting the transaction, Add Rule, Pay or Return options appear.



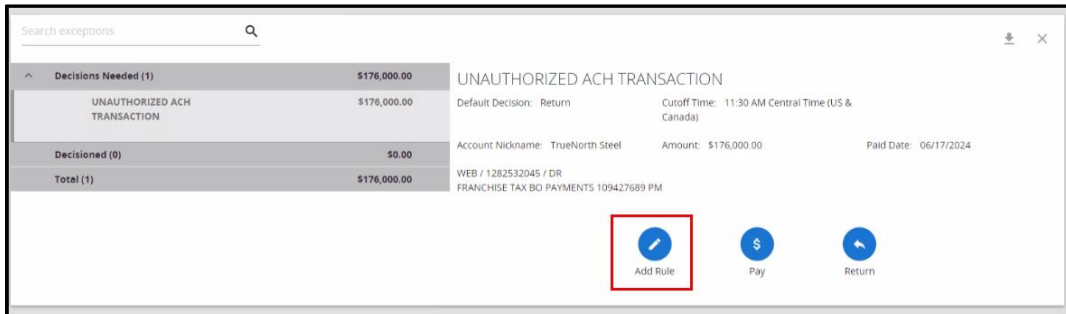


Select one of the options to complete the exception.

### Create ACH Rule

Creating rules allows transactions to process through exceptions.

Click on Add Rule.



Enter a Description, select a Standard Entry Class (SEC code) from the drop down.

Company ID auto populates.

Select from the drop down for Debits or Credits.

Enter the Max Allowable Amount. Click Save Rule.

**Add ACH authorization rule**

**Description**

---

**SEC Code**

WEB ▼

---

**Company ID**

1282532045

---

**Debits or Credits**

Debits only ▼

---

**Max Allowable Amount**

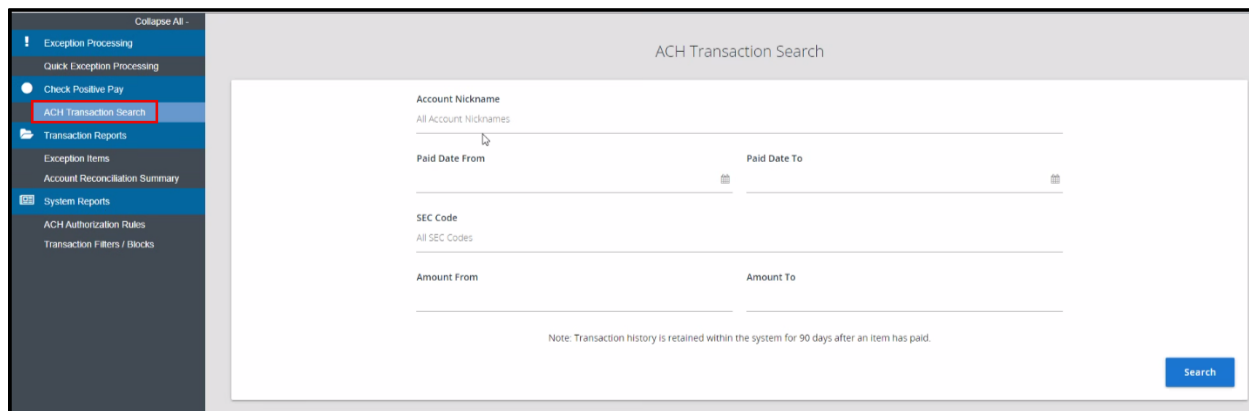
176000

---

Cancel
Save rule

## ACH Transaction Search

This section allows the user to search for ACH transactions based on paid date from and to, SEC codes and amount from and to for the Account Nickname.



ACH Transaction Search

Account Nickname  
All Account Nicknames

Paid Date From  Paid Date To

SEC Code  
All SEC Codes

Amount From  Amount To

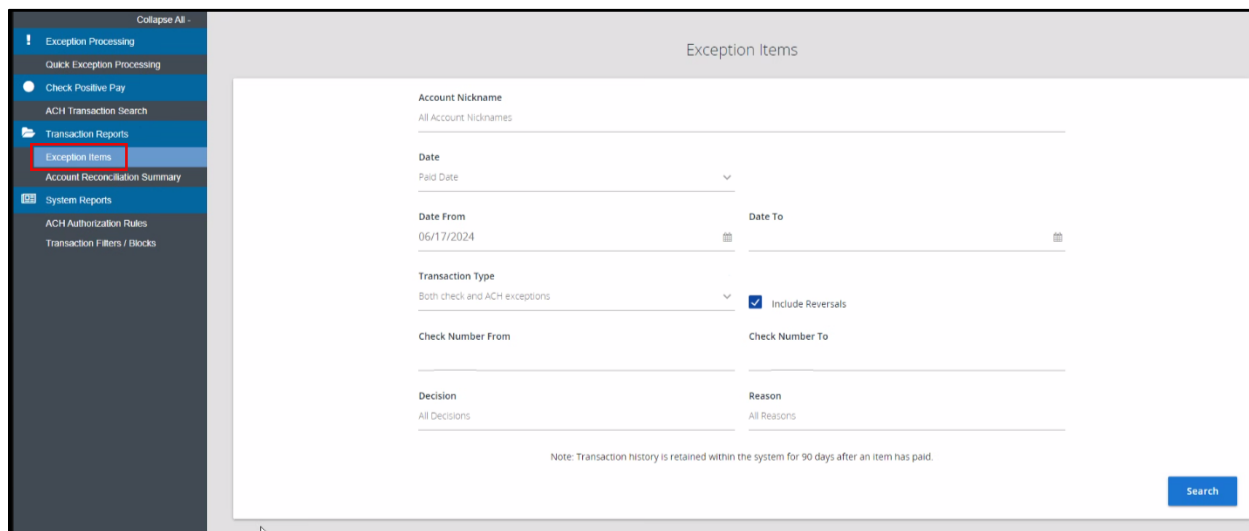
Note: Transaction history is retained within the system for 90 days after an item has paid.

Search

## Transaction Reports - Exception Items

This section allows users to search for exceptions items on paid date, date from and to, transaction type, decision and reason for the Account Nickname.

**Note:** This is for ACH transactions only.



Exception Items

Account Nickname  
All Account Nicknames

Date  
Paid Date

Date From  Date To

Transaction Type  
Both check and ACH exceptions  Include Reversals

Check Number From  Check Number To

Decision  
All Decisions

Reason  
All Reasons

Note: Transaction history is retained within the system for 90 days after an item has paid.

Search

## System Reports

This section allows users to view ACH Authorization Rules and Transaction Filter and Blocks.

## ACH Authorization Rules

This report contains the ACH Authorization Rules set up for an account.

ACH Authorization Rules

Account Nickname	Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type
		9999922673	CCD - Cash Concen...	Debits Only	\$1,500.00	Create Exception
		9999922660	CCD - Cash Concen...	Debits Only	\$25,000.00	Create Exception
	5/3 Bankcard	1310281170	CCD - Cash Concen...	Debits Only	\$3,500.00	Create Exception
	ALL DEPOSITS		ALL - All Standard E...	Credits Only	\$99,999,999.99	Create Exception
	BCBSD Premium	16944659	ALL - All Standard E...	Debits Only	\$99,999,999.99	Create Exception
	BCBSDPREMIUM EDI...	P450173185	ALL - All Standard E...	Debits Only	\$250,000.00	Create Exception
	Bell Bank Mortgage	9450283MTG	PPD - Prearranged ...	Debits Only	\$20,000.00	Create Exception
	Black Hills Energy	1262840847	ALL - All Standard E...	Debits Only	\$20,000.00	Create Exception
	CA DEPT TAX FEE CDTF...	2822162215	CCD - Cash Concen...	Debits Only	\$350,000.00	Create Exception
	Cass County Elec ElecBill	1450115790	CCD - Cash Concen...	Debits Only	\$10,000.00	Create Exception

Showing 1-10 of 201 results

## Transaction Filters/Blocks

This report allows users to update and create Transaction Filters and Blocks for ACH positive pay.

Transaction Filters / Blocks

Add record

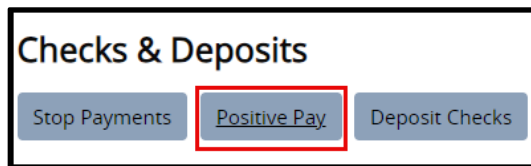
Account Nickname PTC Transport	Company ID	
SEC Code	From Tran Code	Thru Tran Code
Debits or Credits Both	Minimum Amount	Notification Type Create Exception

Cancel Save and Add More **Save Changes**

There are no results to display

## Check Positive Pay

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



## Exception Emails

Emails are auto generated when a check has triggered an exception for review.

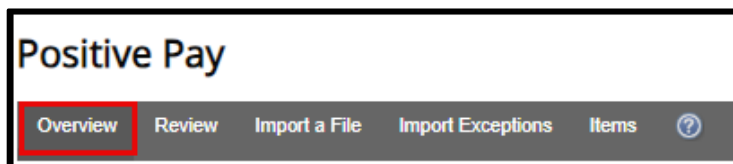
You have Positive Pay transactions to be reviewed today. Please complete your review by 11:30 AM CST. If you need assistance, please contact our Electronic Banking Department at 1-888-297-2100.

Account Number	Date	Item Number	Amount
DDA-XXXXX	January 27, 2025	3	\$500.00
DDA-XXXXX	January 27, 2025	3	\$500.00
DDA-XXXXX	January 27, 2025	3	\$100.00
DDA-XXXXX	January 27, 2025	3	\$1064.22
DDA-XXXXX	January 27, 2025	3	\$951.80
DDA-XXXXX	January 27, 2025	3	\$47.87

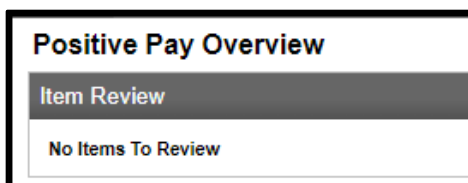
## Overview

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

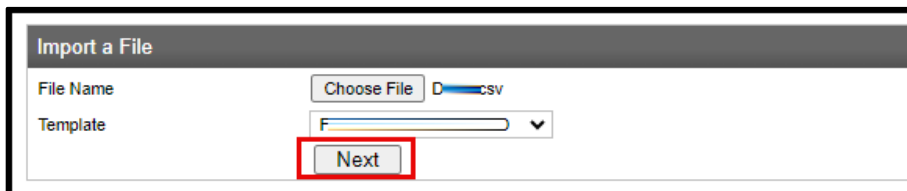
**Note:** Some users do reverse check positive pay; this allows every check posted as an exception.



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.

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

Click Add Item.

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

File Name	Import Date/Time	Template	Exception Count
<a href="#">DT&amp;J.csv</a>	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

Amount  Invalid Amount

Payee

Reference Number

Type Issue

Type

- Issue
- Issue**
- Item Stop
- Void

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

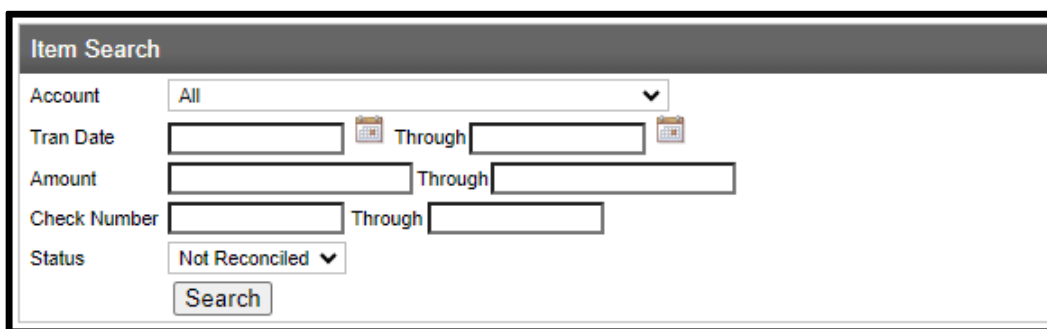
**Exceptions**

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		

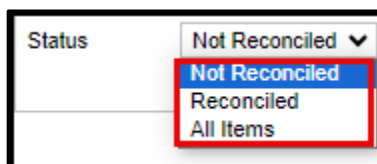
The Item Search section allows users to search for a check.

Enter the following:

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



The screenshot shows the 'Item Search' form with the following fields: Account (dropdown menu set to 'All'), Tran Date (calendar icon and input field), Amount (input field), Check Number (input field), and Status (dropdown menu set to 'Not Reconciled'). A 'Search' button is located at the bottom of the form.

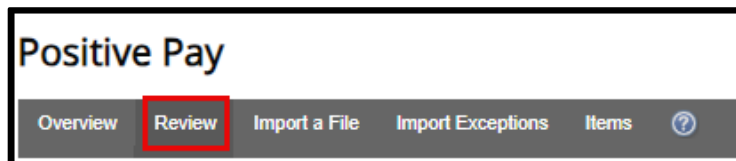


A close-up of the Status dropdown menu showing three options: 'Not Reconciled' (highlighted in blue), 'Reconciled', and 'All Items'.

Click Search.

## Review

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



The screenshot shows the 'Positive Pay' navigation bar with five tabs: 'Overview', 'Review' (highlighted with a red box), 'Import a File', 'Import Exceptions', and 'Items'. A help icon is also present.

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.

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

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

**Item Review**

Item Type Selection

Check Exceptions      Account: All

**Submit**

Enter the Issue Date and click Import File.

**Import a File**

Data Mapping

Issue Date: 12/13/2023

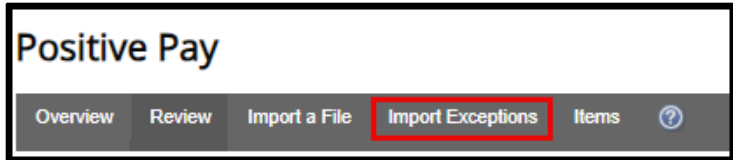
**Import File**   Cancel

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

## Import Exceptions

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






The file uploads and exceptions listed below.

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

File [ ] contained 3 exceptions.

Exceptions										
Row	Account	Check #	Issue Date	Amount	Payee	Reference #	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.

**Import Exception**

Change Item

Account: CA [ ] Invalid Account

Check Number: [Check No.] Invalid Item Number

Issue Date: 12/13/2023

Amount: [Amount] Invalid Amount

Payee: [ ]

Reference Number: [ ]

Type: Issue

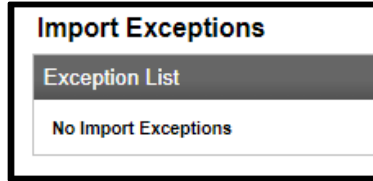
**Save Item** **Cancel**

Type: Issue

- Issue
- Item Stop
- Void

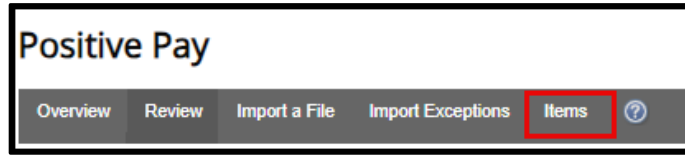
Click Save Item or Cancel.

Once exceptions are fixed, the following screen appears.



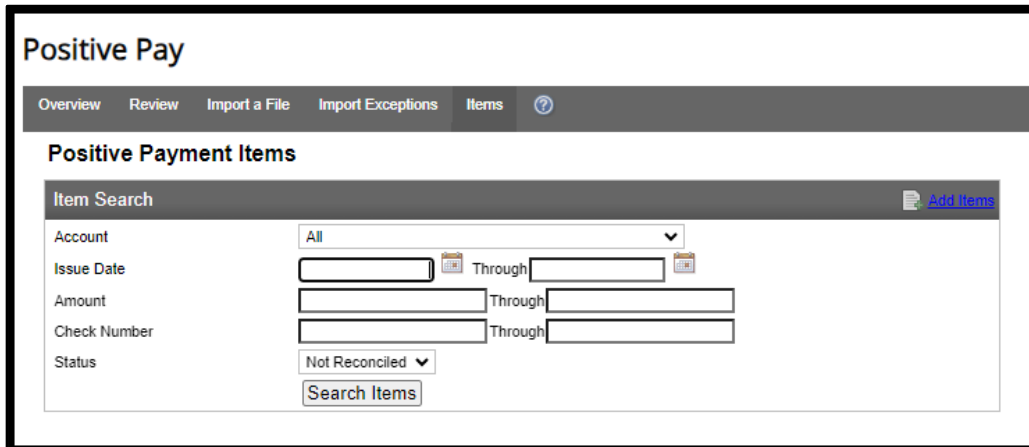
## Items

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



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

---

**Items List** 1 - 1 of 1 Items

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

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

Select the X to delete the uploaded item.

**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

---

**Items List** 1 - 1 of 1 Items

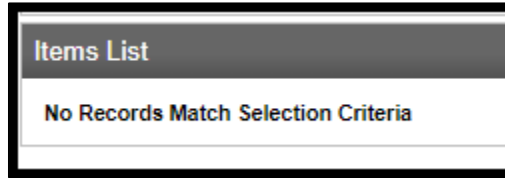
Account	Check Number	Issue Date	Amount	Payee	Reference #	Type	Status	Edit	Delete
C	123	12/13/2023	\$1.00			Void	Not Reconciled		

web15.secureinternetbank.com says

Are you sure you want to delete this row?



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



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**