Business Online Banking User Manual

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

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

Table of Contents

Log In

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

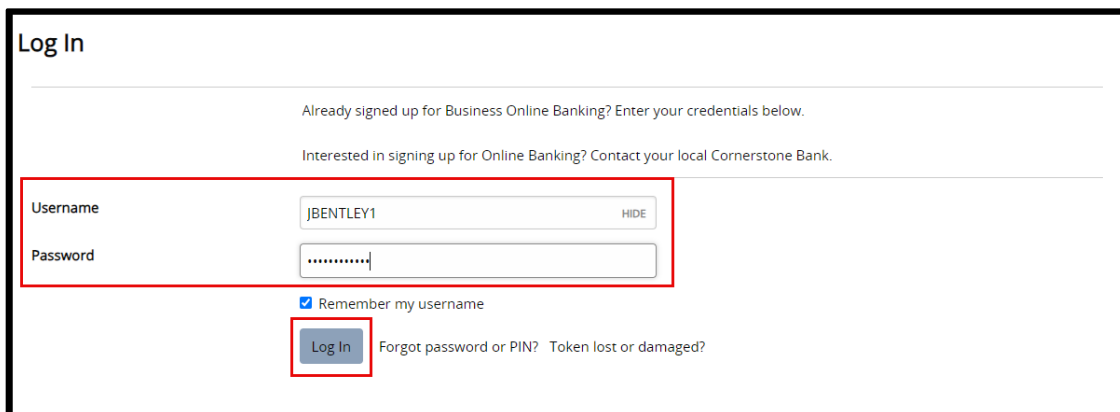Click on Login and select Business Banking.
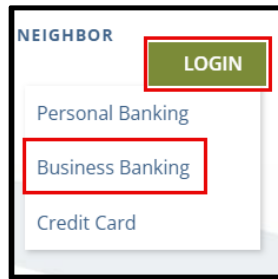
Enter Username and Password. A token user enters the one-time password along with their PIN in the Password field.
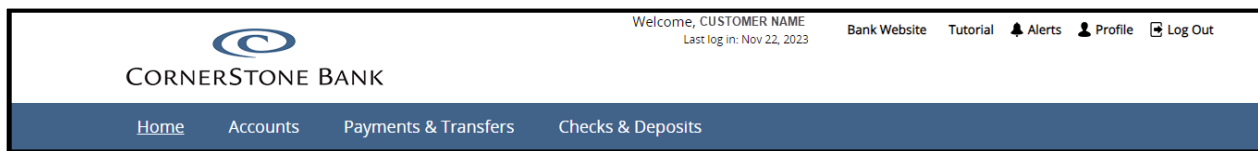
Refer to the following documents:

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

Click Log In.

The system displays the Home Page.

Home Page

This is the landing page for Business Online Banking.

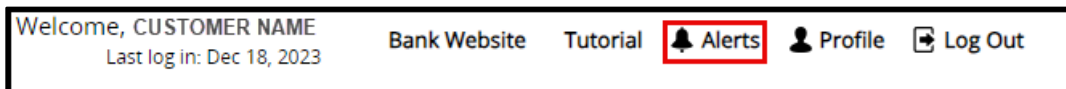Depending on user access, some options may not be available.
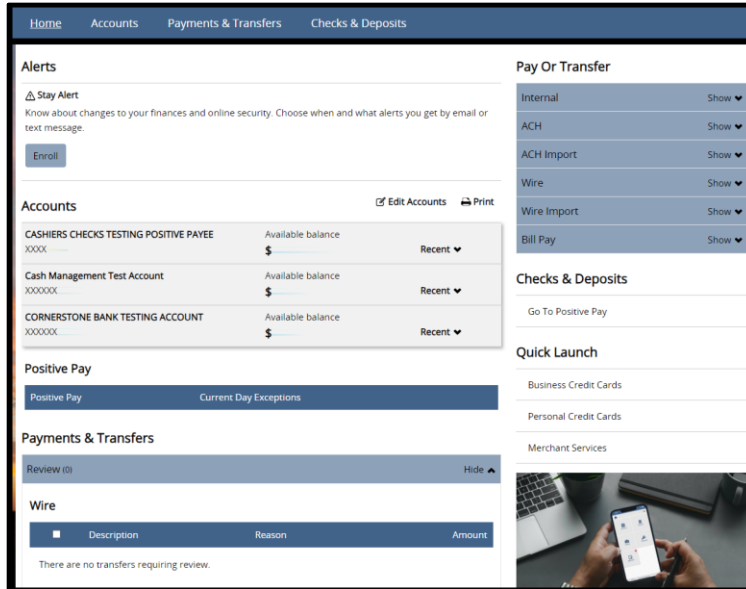
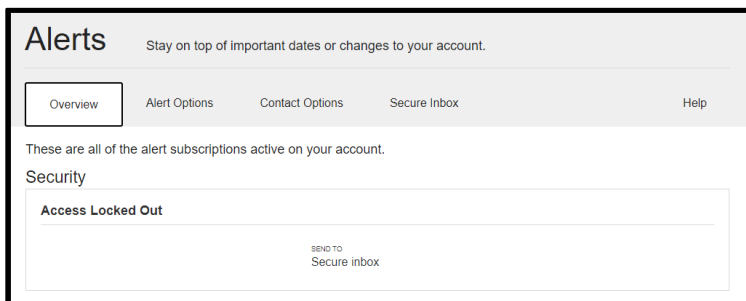This toolbar is in the upper right hand corner of the Home Page.

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.

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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.

—

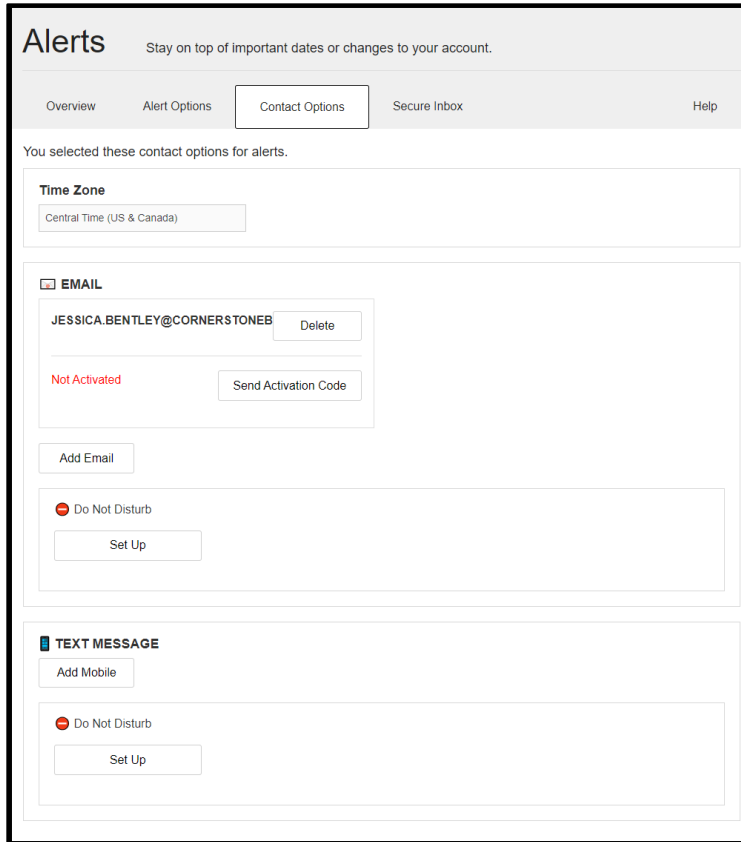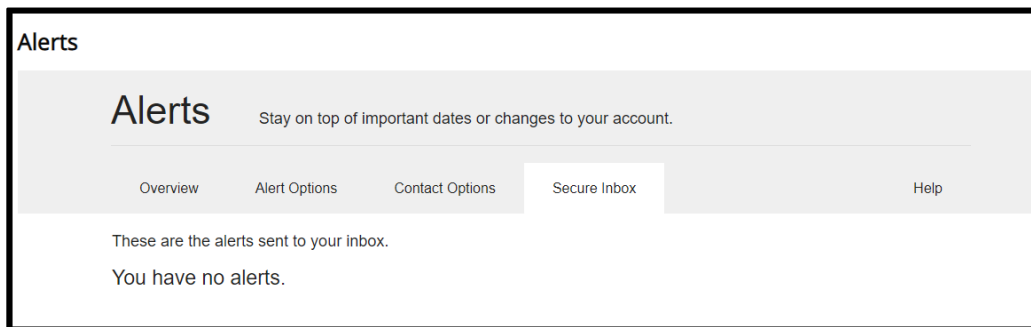| Transaction over threshold amount | Check Number XXXX or Range of Checks | Debit Card |
| Deposit Transactions | Withdrawal Transactions | Interest Paid |
| ACH Deposit Transactions | All Check Numbers | |

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	☑ Edit
Token	⌄ View
Email	JESSICA.BENTLEY@CORNERSTONEBANKS.NET

To change a PIN, click Edit.

Profile

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

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

Profile

PIN

Your personal identification number (PIN) helps prevent unauthorized people from logging into online baking or performing certain actions like making payments. You might also be asked to change it periodically to keep your accounts secure.

Complete the following to change your PIN. Username is case sensitive

Current PIN *

New PIN *

Confirm new PIN *

* Indicates required field

Save   Cancel

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

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	Edit	Delete

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

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

Switch To App

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

Click Log Out to sign out of Business Online Banking.
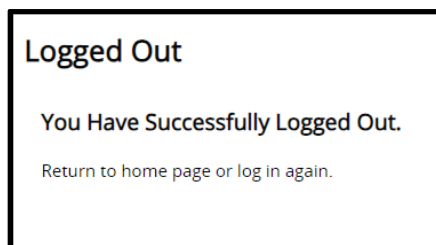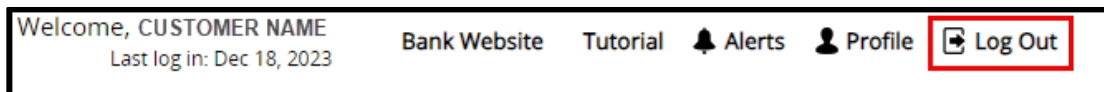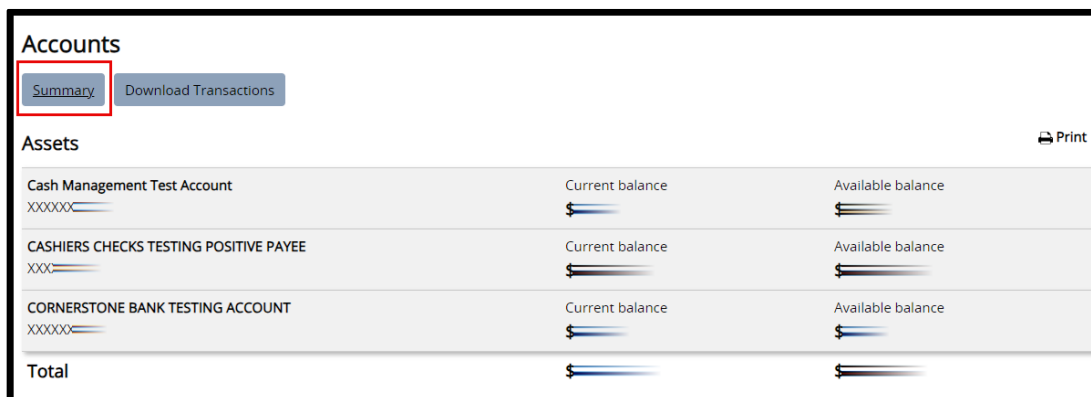
Accounts Page

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

Summary

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

Click on the account for information including balance, activity, interest and transactions.
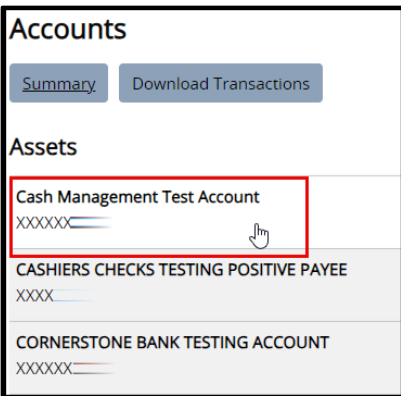
This displays on the Details tab.
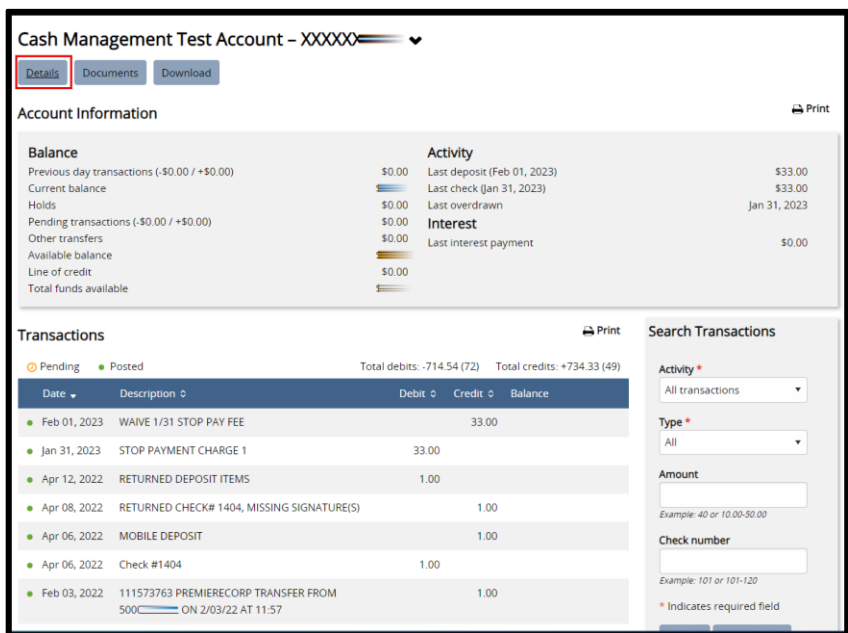
Click on to toggle between accounts.
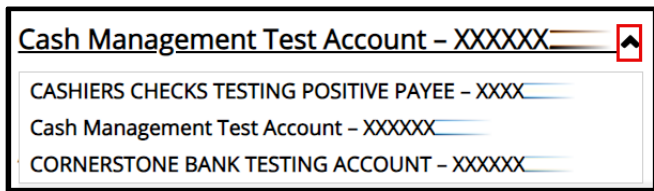
Documents

To view account statements or archived statements, select Documents.

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

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

The list of Available Documents displays.

Click the Disk to save the file to another directory.

The file downloads as a pdf.
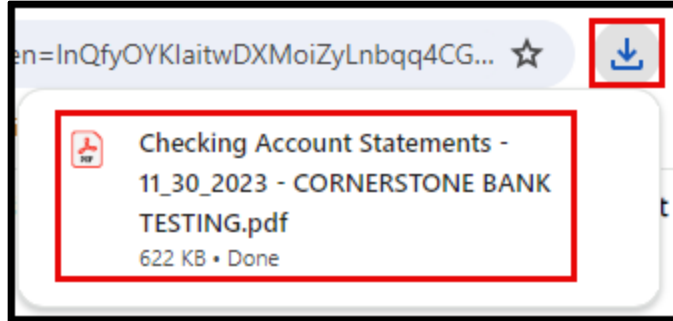
Download Transactions

Download transactions on the account level.

Select Activity from the drop down.

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

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Select Type form the drop down.

- All
- Credits
- Debits
- Checks

Select Format from the drop down.

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

Click Download Transactions.

The file downloads into the format the user selected.

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Switch to Multi Account Download from this screen.

Search Account Transactions

Search Transactions on the account from the Account Details tab.

Select Activity from the drop down.

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

Activity *
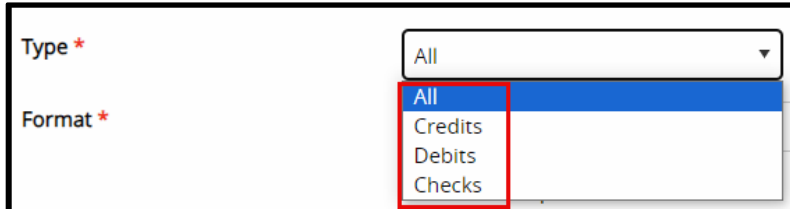
All transactions ▼

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.

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Check Viewer

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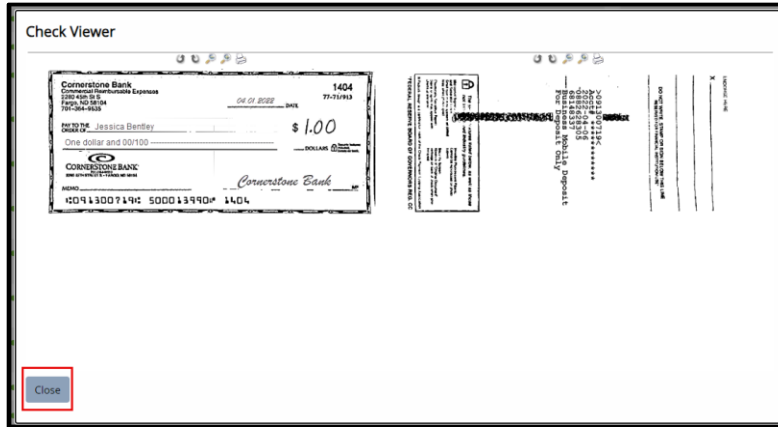

The Check Viewer opens in a new window. The user can rotate, enlarge size, decrease size and print the check.
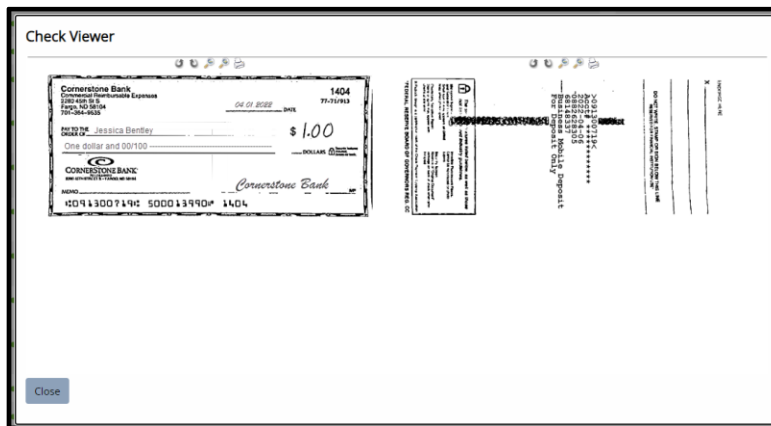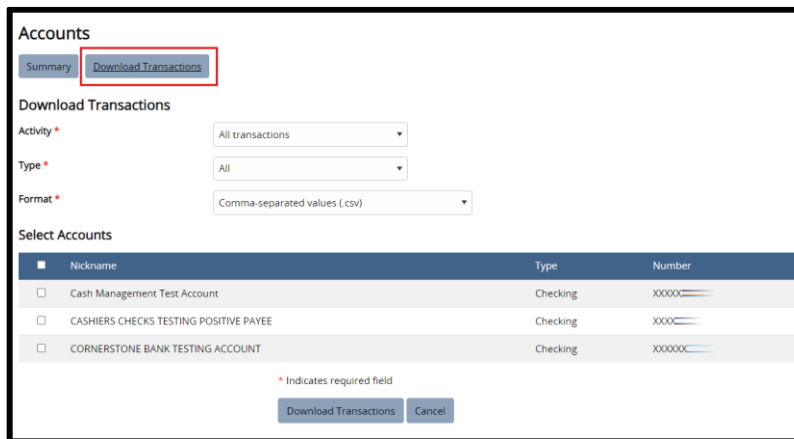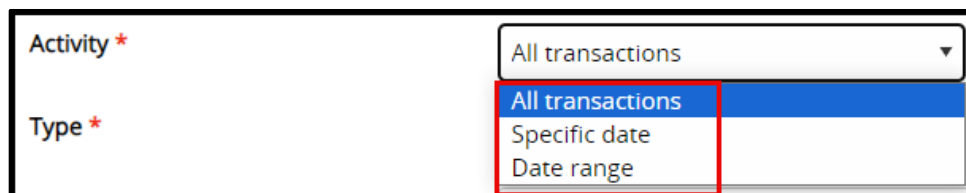

Click Close.

Multi Account Download Transactions

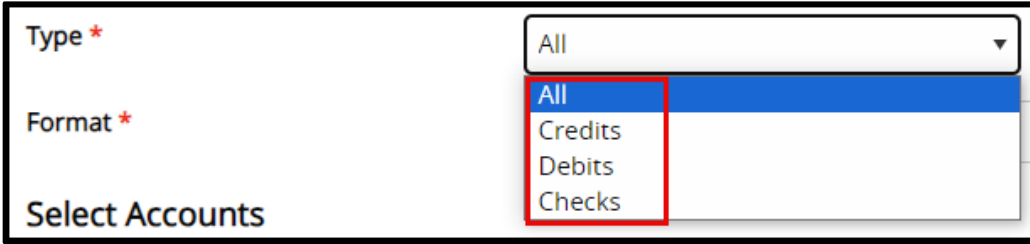On the Download Transactions tab, the user downloads transaction(s). Select one or all accounts.

Select the Activity from the drop down.

- All transactions
- Specific date
- Date range.

Select the Type from the drop down.

- All
- Credits
- Debits
- Checks

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Select the Format from the drop down.

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

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

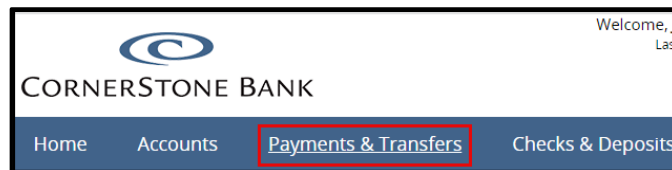
Transactions downloaded successfully message appears.

The file downloads into the format the user selected.
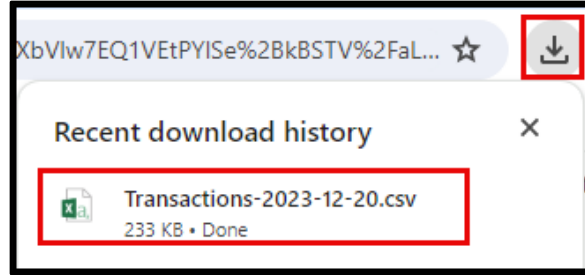
Payments & Transfers

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

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

Internal Transfer

Create an internal transfer between Cornerstone Bank accounts.

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   📅 SELECT   ☐ Repeat...

Amount *

Description

* Indicates required field

Preview Transfer   Add To Batch

Issued Transfers

From	To	Amount	Date	Frequency	Status	Description

There are no issued transfers.

Enter the date or click on Select.

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

Amount *

Description

December 2023   >

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

Issued Transfers

Click Repeat to set up a reoccurring transfer.

Date *   12/07/2023   📅 SELECT   ☑ Repeat...

Frequency *   Weekly ▼

Repeat the transfer *   ● Until I delete it

○ For a total of ____ times

○ Until ____ 📅 SELECT

Amount *   100.00

Description

* Indicates required field

Preview Transfer   Add To Batch

Select the Frequency from the drop down.

- Weekly

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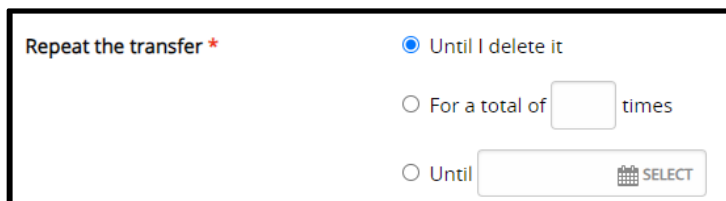- Monthly
- Every two months
- Quarterly
- Every six months
- Annually

Complete the Repeat the Transfer section.

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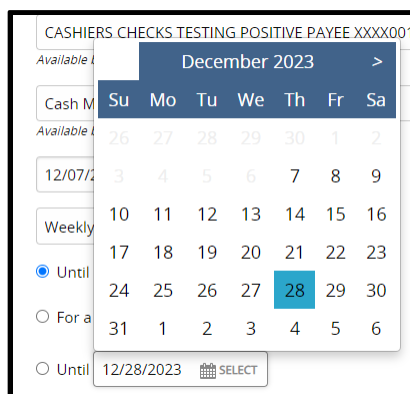- For a total of _____ times
- Until (select the calendar)

Enter the dollar 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 XXXXXX
Available balance: $

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

Amount *

Description

* Indicates required field

Preview Transfer   Add To Batch

Issued Transfers

From	To	Amount	Date	Frequency	Status	Description

There are no issued transfers.

Review the details and select Complete Transfer.

Create A Transfer

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

Template	Open transfer
From account	CASHIERS CHECKS TESTING POSITIVE PAYEE XXXX
To account	Cash Management Test Account XXXXXX
Date	Dec 07, 2023
Amount	$100.00
Description	

Complete Transfer   Edit   Cancel

The user can edit or cancel the transfer.

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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.

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

New Payment

Under the Activity tab, create a new payment.

Select the Type from the drop down.

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

Note: These options depend on user access.

Click Continue.

The New ACH screen appears.

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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.

Select the account from the drop down.

Alternatively, add another pay from line.

Click on the X to remove the additional line.

Complete the Pay To section.

Enter the following information:

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

Routing transit * ⟳

🔍

Routing transit search

Routing transit

Institution name   Cornerstone

City

State

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

Close

- Account Number
- Account Type
- Amount

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

Total batch withdrawal (1 item) $100.00

☐ Prenote none

...be * ⟳	Amount * ⟳	Prenote ⟳
▼	100.00	☐ No ✖

☐ Prenote none

Account number * ⟳	Account type * ⟳	Amount * ⟳	Prenote ⟳
987654321	Checking ▼	100.00	Yes ☐ ✖

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

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

Select Complete ACH.
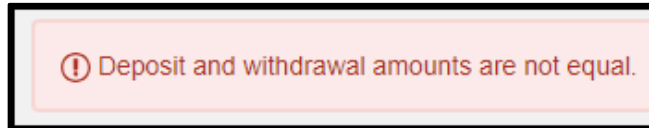
CORNERSTONE BANK

Note: The deposit and withdrawal amounts must be equal.

The user can save for later or cancel the ACH request.
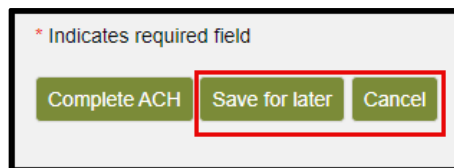
The user completes the transaction with their token. The following screen appears.
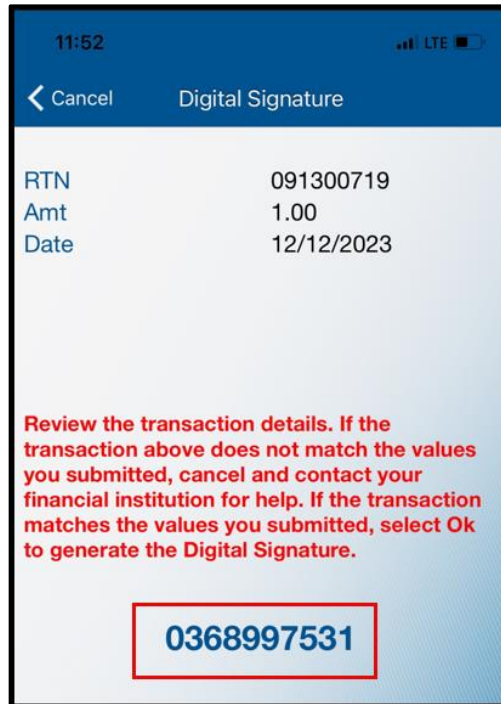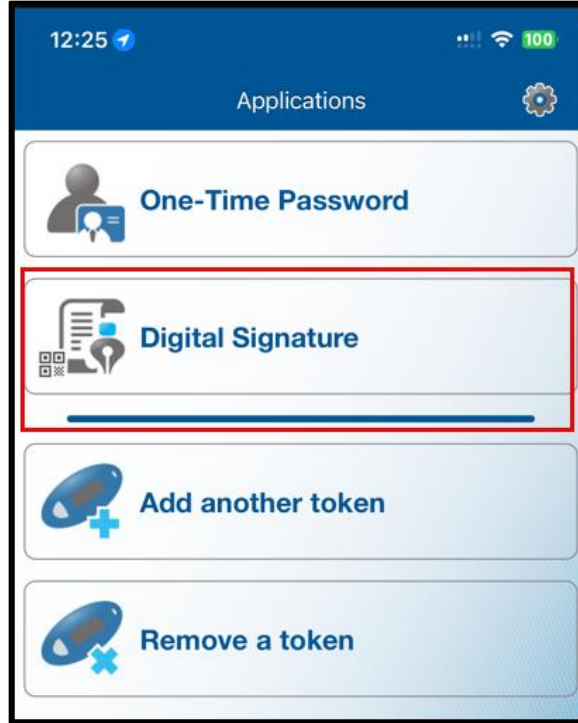
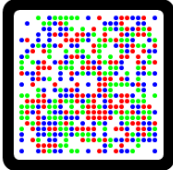Scan the QR code using the Digital Signature in the DIGIPASS app.

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?

Enter the numbers and click Complete Challenge.

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

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

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

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

Enter the password and click Complete Challenge.

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 ⌃

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ACH

Description	Status	Amount
Payroll	Pending	100.00

ACH Transfer Details

🖶 Print

Payroll

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

Effective date
Dec 14, 2023   ☐ Same day   ☐ Repeat

Status	**Type**	**Total withdrawal**	**Total deposit**
Transfer Exceeds Review: Pending Approval	Payment (Payroll - PPD)	$100.00	$100.00

Placement date	**Issued by**
Dec 07, 2023 02:29:44 PM	JESSICA BENTLEY

Batch

Name	**Company**	**Company description**
1-PPD-Payroll	Cornerstone Bank[xxxxx7720]	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	No

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

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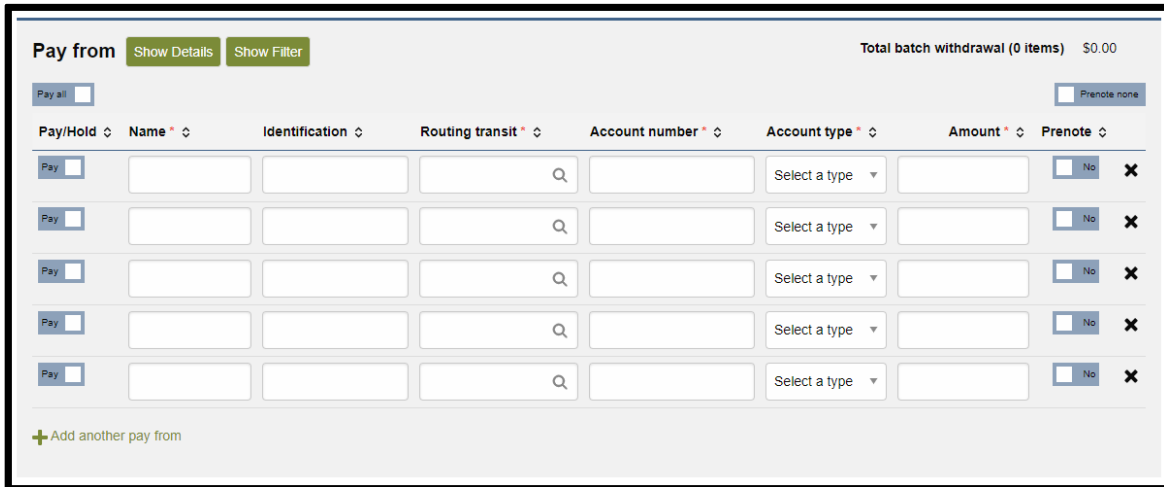
The New ACH screen appears.

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.

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Complete the Pay From section.

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

Pay/Hold ⇕	Name * ⇕	Identification ⇕	Routing transit * ⇕	Account number * ⇕	Account type * ⇕	Amount * ⇕	Prenote ⇕	
Pay ☐			🔍		Select a type ▼		No	✖
Pay ☐			🔍		Select a type ▼		No	✖
Pay ☐			🔍		Select a type ▼		No	✖
Pay ☐			🔍		Select a type ▼		No	✖
Pay ☐			🔍		Select a type ▼		No	✖

✚ Add another pay from

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	Cornerstone
City	
State	

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

Close

- Account Number
- Account Type
- Amount

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

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

Complete the Pay To section.

Note: The deposit and withdrawal amounts must be equal.

Complete ACH.

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.

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.

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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.

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

The file pends for client and financial institution review.

Select Return to ACH activity or Save as template.

The ACH file appears in the Activity tab.

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

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ACH

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

ACH Transfer Details

🖶 Print

Vendor Payments

Description
Vendor Payments

Tax identification number
Cornerstone Bank[xxxxx7720]

Effective date
Dec 14, 2023

☐ Same day

☐ Repeat

Status
Transfer Exceeds Review: Pending Approval

Type
Collection (Company - CCD)

Total withdrawal
$100.00

Total deposit
$100.00

Placement date
Dec 11, 2023 10:42:00 AM

Issued by
JESSICA BENTLEY

Batch

Name
1-CCD-Vendor Pay

Company
Cornerstone Bank[xxxxx7720]

Company description
Vendor Pay

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

Pay/Hold ⇕	Name ⇕	Identification ⇕	Routing transit ⇕	Account number ⇕	Account type ⇕	Amount ⇕	Reverse ⇕
Pay	Bentley LLC		091300719	987654321	Checking	100.00	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]

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Import File

Under the Activity tab, import an ACH file.
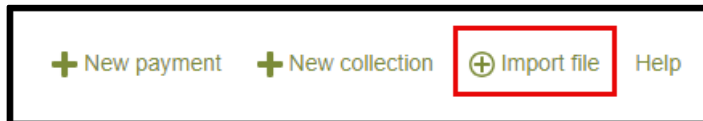
Select the Import Type.

Note: If importing from accounting software, the import type is NACHA. A non-NACHA formatted file is a comma-separated value (CSV) file.
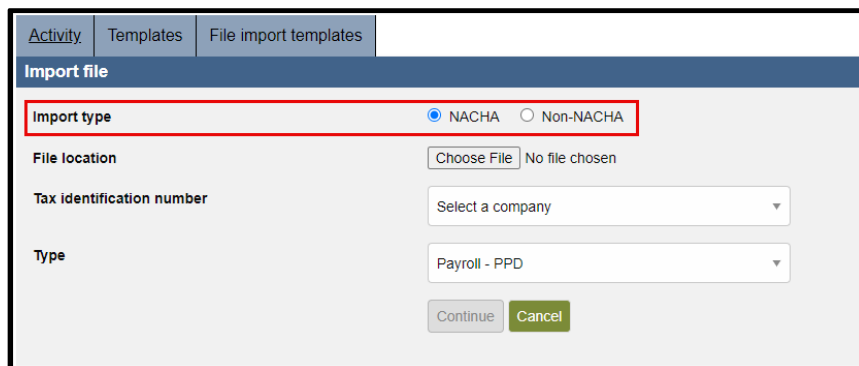
Note: NACHA stands for National Automated Clearing House Association.

Choose the file.
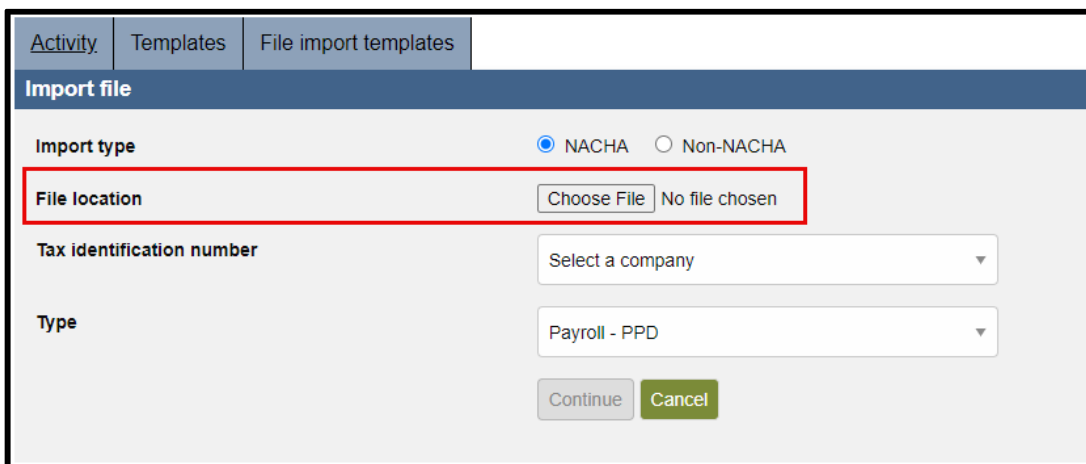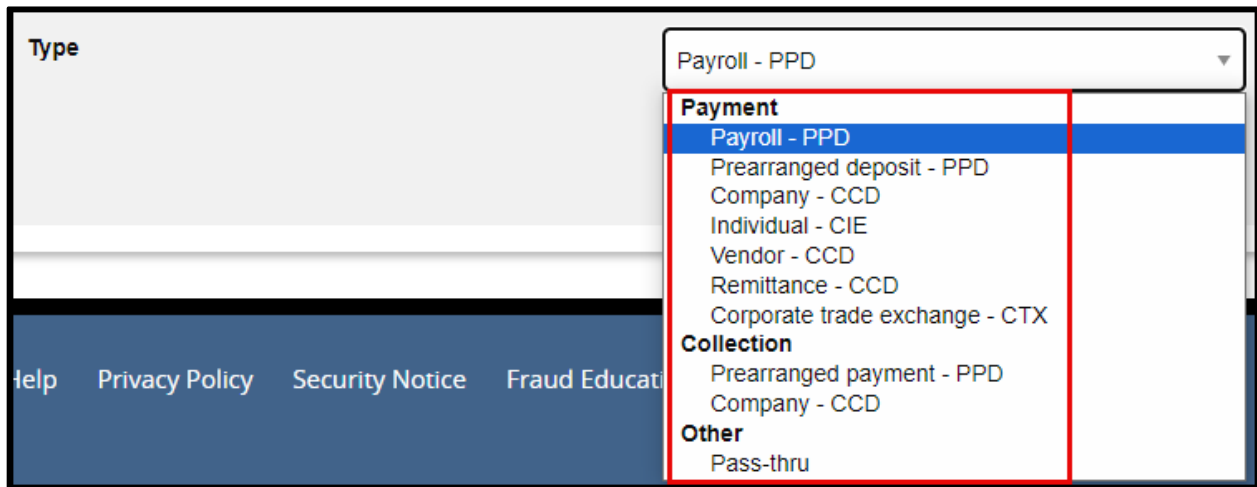
Select the Tax Identification Number.

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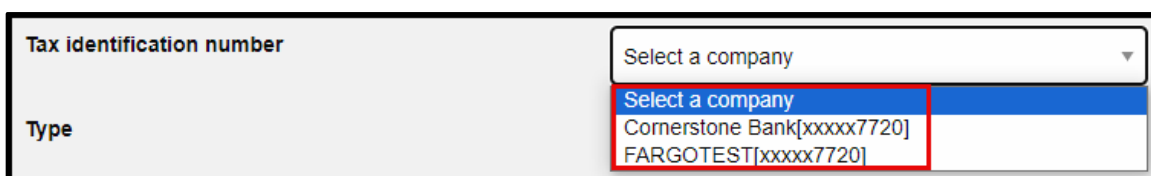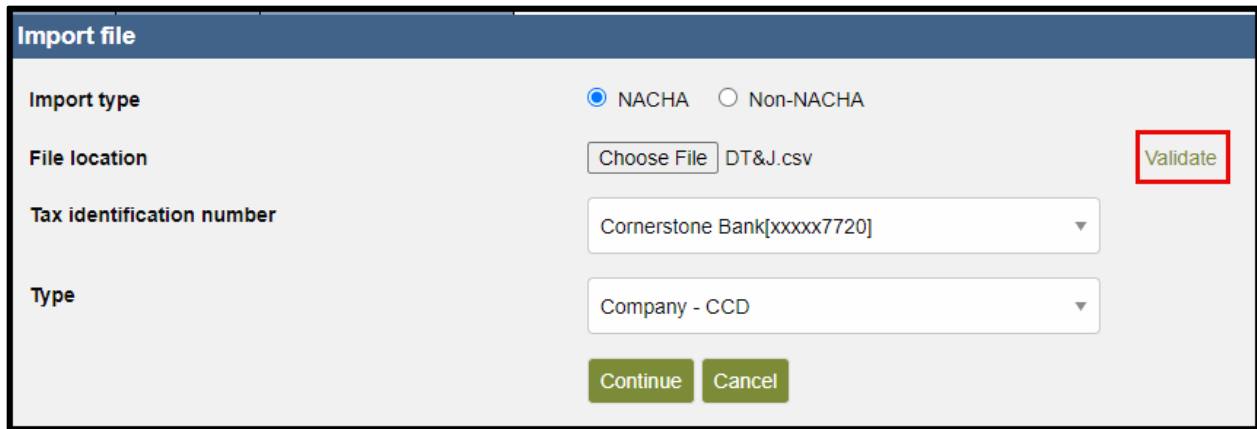
Note: Only the accounts with ACH access appear.

Select the Type from the drop down.

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

Validate the file.

The file downloads.
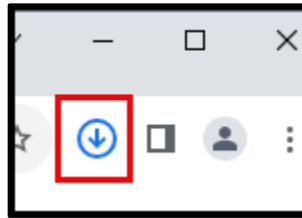
Open the downloaded file.
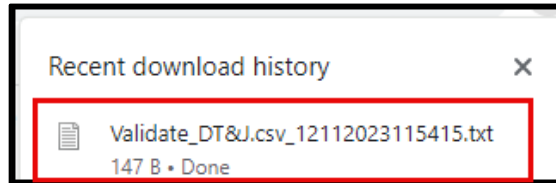
For this particular file, it is not an NACHA file.
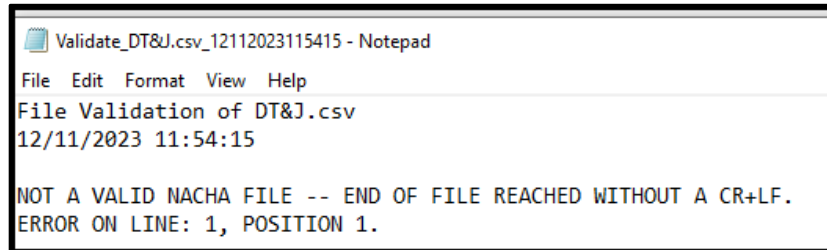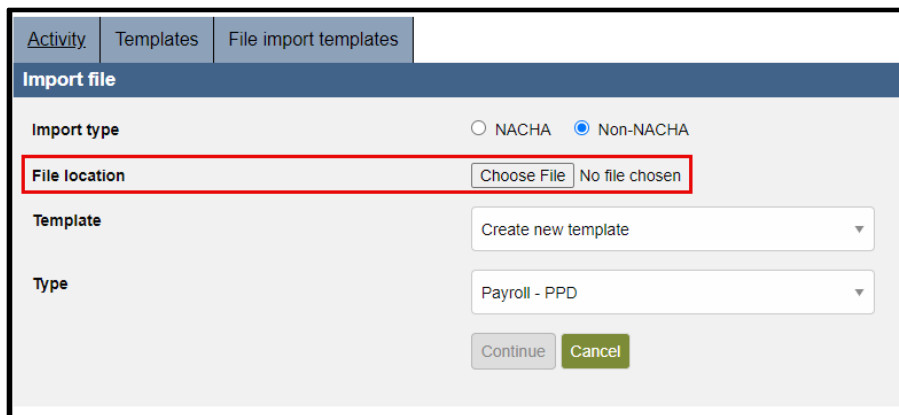
Select Non-NACHA.
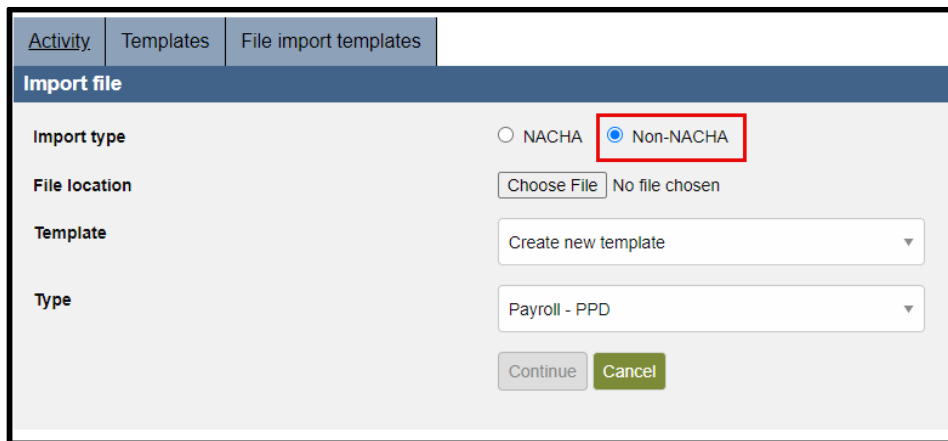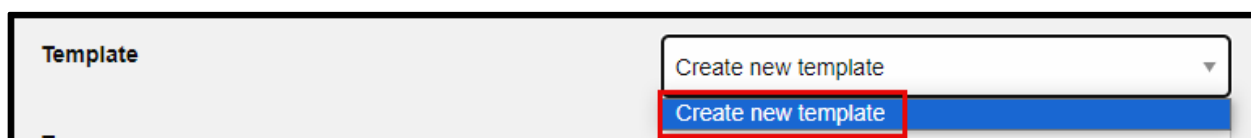
Note: A non-NACHA formatted file is a comma-separated value (CSV) file.

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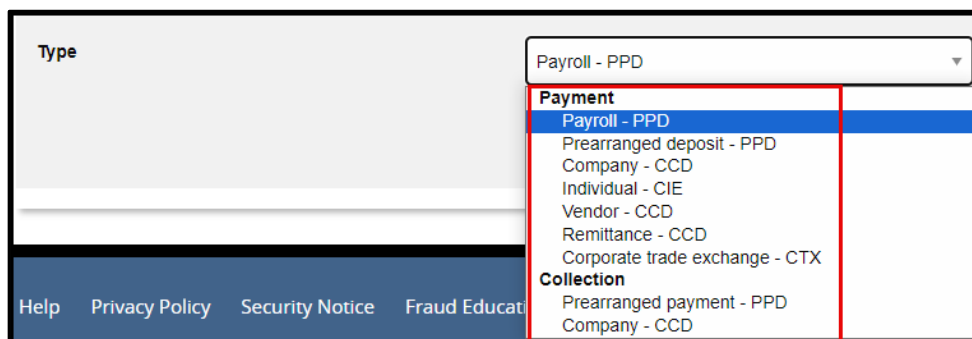
Created templates appear in the drop down, select one or click Create New Template.

Select the Type from the drop down.

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

Select Continue.

Create new file import template.

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.

Note: All files must include this data:

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

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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 | Value
(None) ▾   ✖
➕ 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.

Click Back to make changes to the template or Cancel.

Click Continue.

A report of Exception appears.

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.

Once all exceptions are fixed, click Continue.
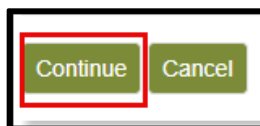
Find the template under File Import Templates.

Click Send to import a file for this template.

Choose the file and click Continue.

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.
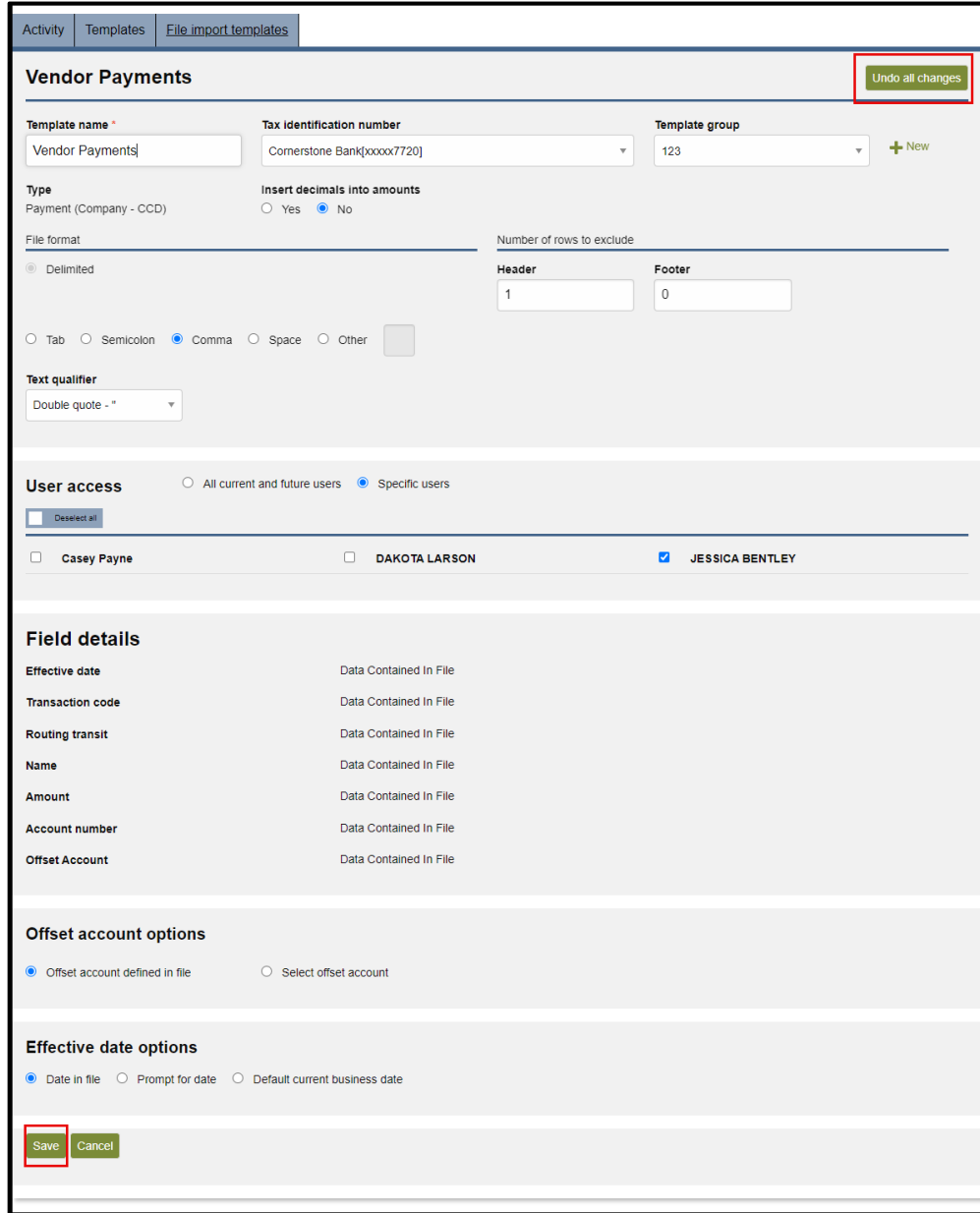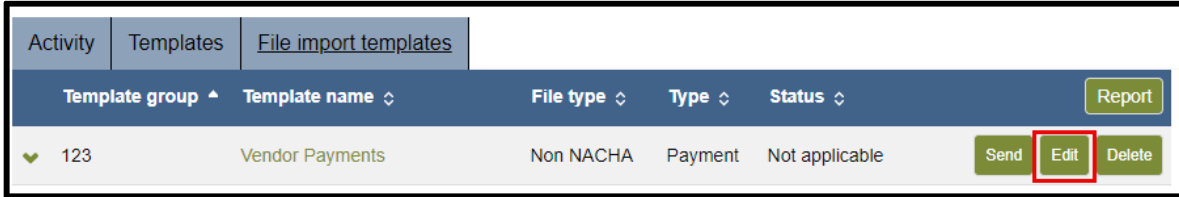
Click Save when done modifying the template.

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

Template name	**Tax identification number**	**Template group**
Vendor Payments	Cornerstone Bank[xxxxx7720]	123

Type
Payment (Company - CCD)

Insert decimals into amounts
○ Yes ◉ No

File format

◉ Delimited

○ Tab   ○ Semicolon   ◉ Comma   ○ Space   ○ Other   [ ]

Text qualifier
Double quote - "

Number of rows to exclude

Header	**Footer**
1	0

User access
○ All current and future users   ◉ Specific users

[ ] Deselect all

[ ] **Casey Payne**	[ ] **DAKOTA LARSON**	☑ **JESSICA BENTLEY**

Field details

Effective date	Data Contained In File
Transaction code	Data Contained In File
Routing transit	Data Contained In File
Name	Data Contained In File
Amount	Data Contained In File
Account number	Data Contained In File
Offset Account	Data Contained In File

Delete template   Return to File import templates

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File Import Templates

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

⊕ Import file   ➕ New file import template   ☑ Edit template group   Help
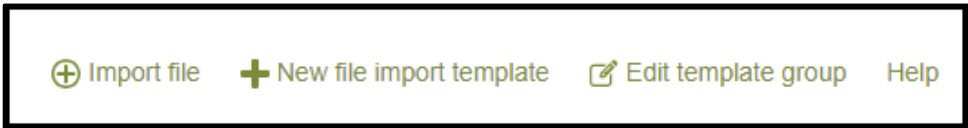
Activity	Templates	File import templates

Import file

Import type	● NACHA ○ Non-NACHA
File location	Choose File No file chosen
Tax identification number	Select a company ▼
Type	Payroll - PPD ▼
	Continue Cancel

Activity	Templates	File import templates

New file import template

Import type	● NACHA ○ Non-NACHA
	Continue Cancel

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Search Templates

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

Select the Type from the drop down.

- All
    - All types
    - All payments
    - All collections

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- Payment
  - Payroll – PPD
  - Prearranged deposit – PPD
  - Company – CCD
  - Individual – CIE
  - Vendor – CCD
  - Remittance – CCD
  - Corporate trade exchange – CTX
- Collection
  - Prearranged payment – PPD
  - Company - CCD
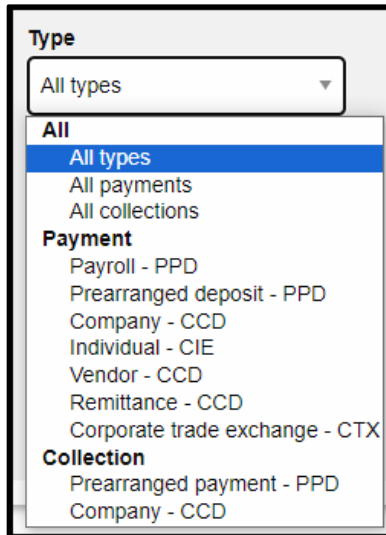
Select the File Type from the drop down.

- All
- NACHA
- Non NACHA
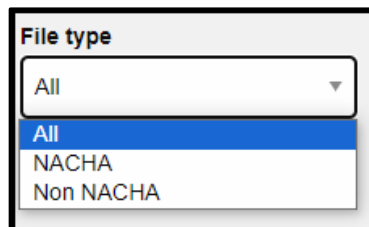
Click Search.

Repeat

Customers may set up to repeat an ACH.

From the Internal Transfer page, check Repeat.
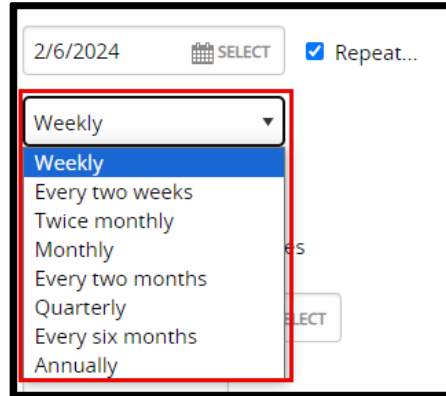
Select the Frequency from the drop down.
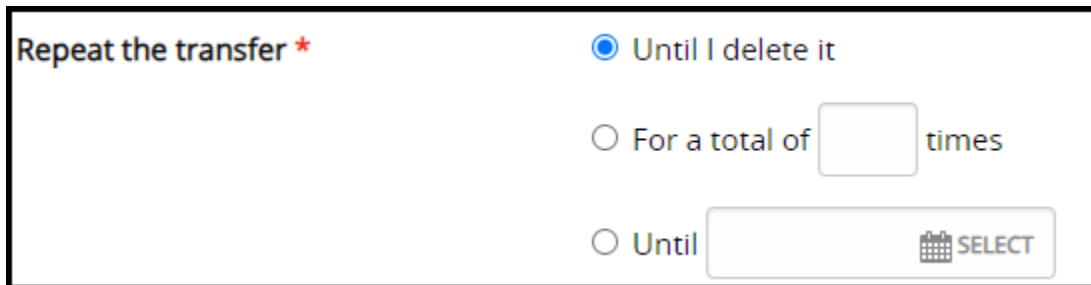
- Weekly
- Every two weeks
- Twice monthly
- Monthly

- Every two months
- Quarterly
- Every six months
- Annually
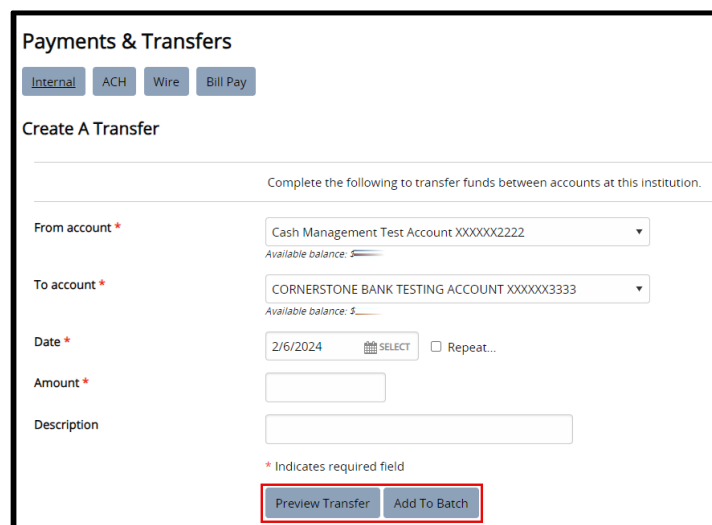
The user selects how long to repeat the transfer.

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

Select Preview Transfer or Add To Batch.

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From the Activity page, select Copy.

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

Select the end date from the calendar.

Select Complete ACH or Save for later.

* Indicates required field

Complete ACH   **Save for later**   **Cancel**
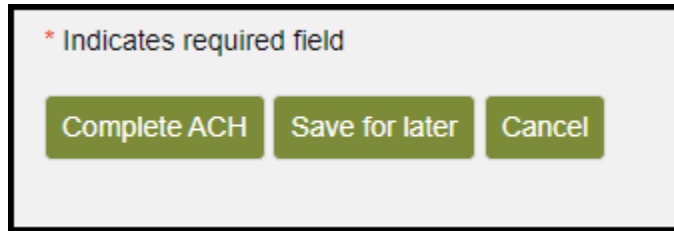
From the ACH Templates page, select Edit.

Payments & Transfers

Internal | ACH | Wire | Bill Pay

ACH

➕ New payment template   ➕ New collection

	Activity	Templates	File import templates				
	Template group ▲	**Template name** ⇕	**Type** ⇕	**Status** ⇕			Report
⌄	123	Payroll	Payment	Approved	Send	Edit	Delete
⌄	123	Payroll - 2	Payment	Approved	Send	Edit	Delete
⌄	123	Test	Payment	Approved	Send	Edit	Delete

Click Repeat.

Activity | Templates | File import templates

Test

Undo all changes

Template name *
Test

Tax identification number
Cornerstone Bank[xxxxx7720] ▼

Template group
123 ▼   ➕ New

Type
Payment (Company - CCD)

☐ Repeat

From amount

To amount

Total withdrawal
$1.00

Total deposit
$1.00

Select the Frequency from the drop down.

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

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- Every six months
- Annually

Click Save.

Reversal

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

Click on Reverse.

The following page appears.

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

Click Reverse ACH.

BOB creates the Reversal file.

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.

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

The reversal shows pending origination.

Click on the Description to see batch details.

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Wire Transfer

Initiate, inquire and change wire transfers online.
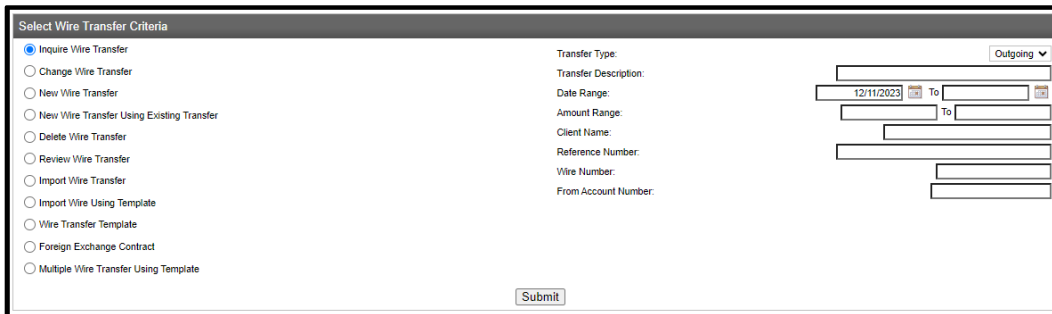
Users do not need access to view accounts to process wires.

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.

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Change Wire Transfer

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

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

The Wire List appears. Select the wire.

Make the appropriate changes and click save or process.

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New Wire Transfer

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

- Wire Type
  - o Domestic
  - o International (using US Dollars)
  - o 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)

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

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

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	Beneficiary Reference:	
	58703		

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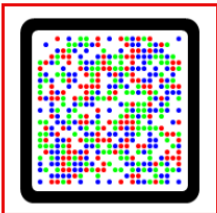
Scan the QR code using the Digital Signature in the DIGIPASS app.

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
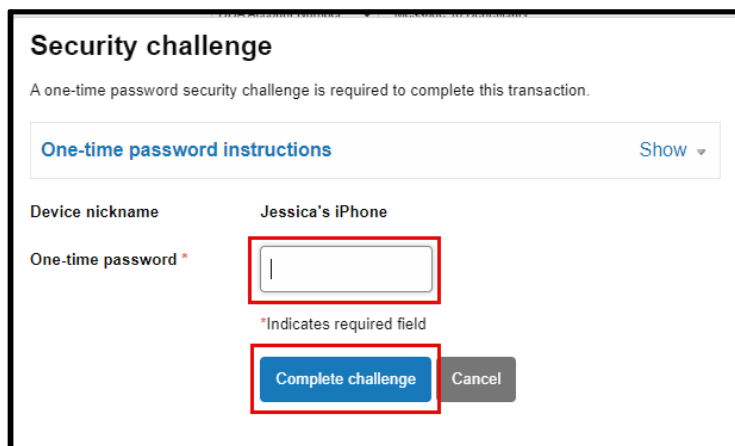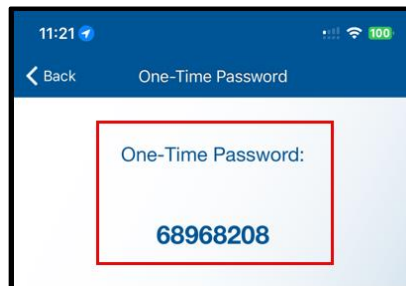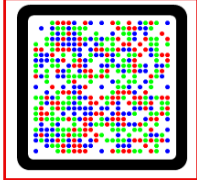
Date   12/12/2023

Digital signature *   [   ]

* Indicates required field

Complete challenge   Cancel

Can't scan the image?

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Enter the numbers and click Complete Challenge.

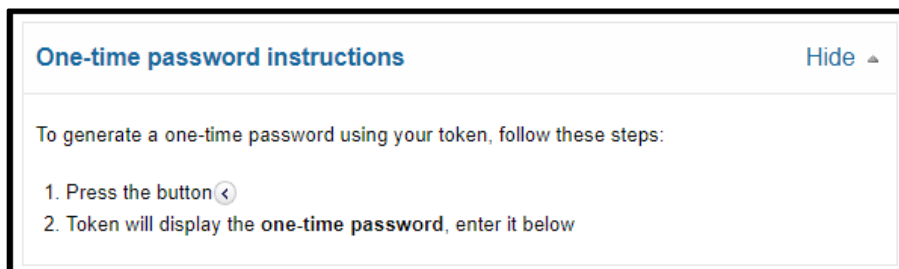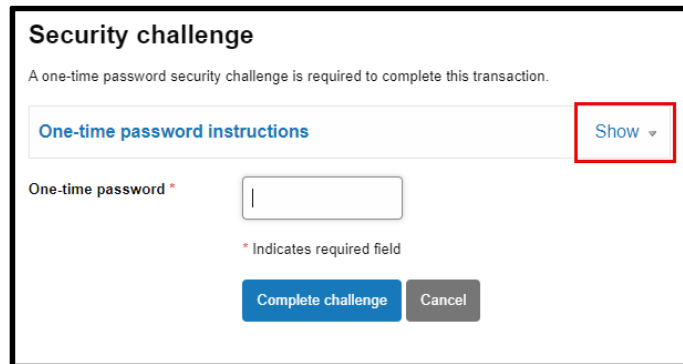Select Can't Scan The mage, if the user is unable to use the QR code.

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.

The following screen appears – wires require dual control.

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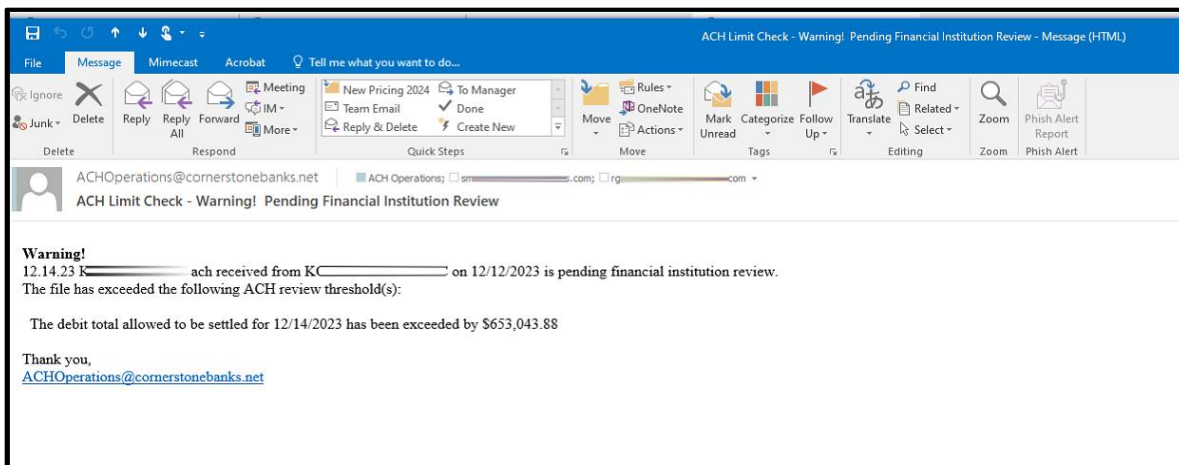
Note: For Dual Control – if one user initiates, that same user cannot approve the wire.

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.

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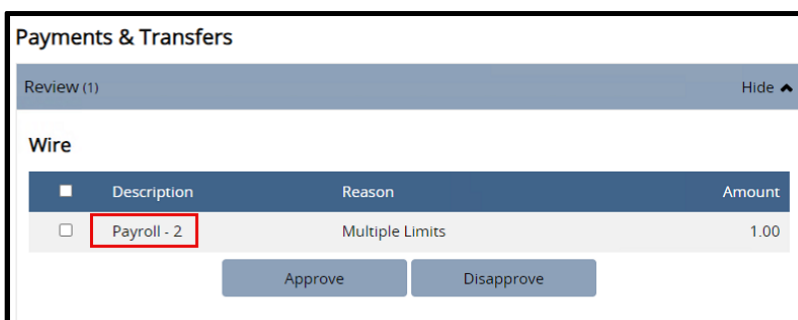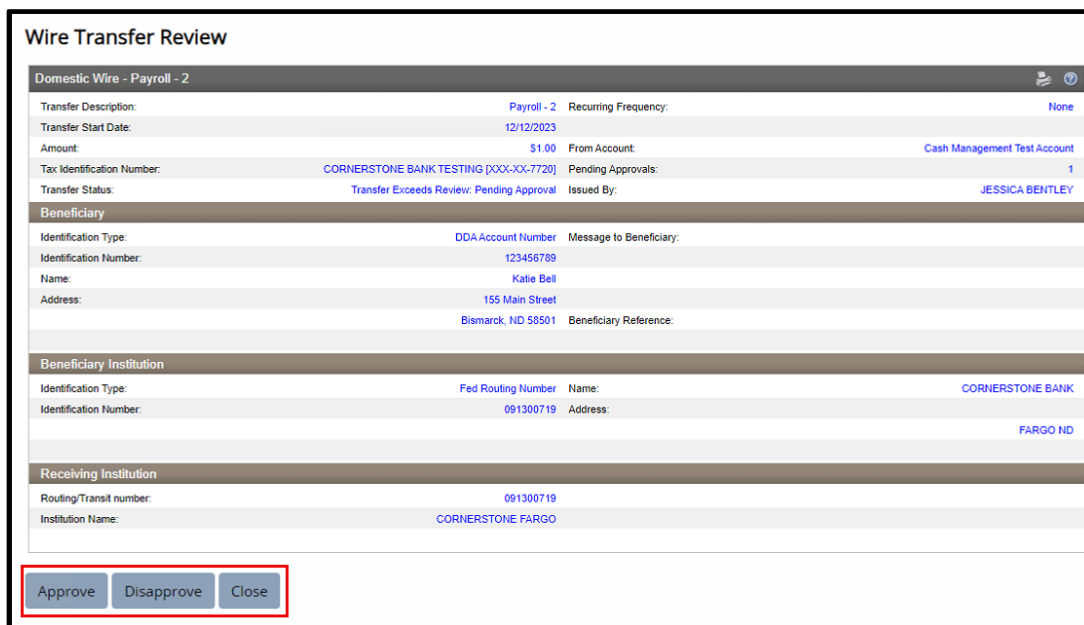
To **approve** the wire, click on the check box and click Approve.

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.

The following screen appears – wire approved.

Payments & Transfers

Review (0)   Hide ▲

Wire

⊘ Your wire transfer has been approved: ✕
- Payroll - 2

■	Description	Reason	Amount

There are no transfers requiring review.

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

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

For the Wire transfer to continue processing, 1 approval is required.

Thank you,
noreply@cornerstonebanks.net

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

Payments & Transfers

Review (1)   Hide ▲

Wire

■	Description	Reason	Amount
☐	Vendor Payment -1	Multiple Limits	1.00

Approve   Disapprove

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

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

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.

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

Security challenge

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

One-time password instructions   Show ▾

One-time password *   [   ]

                             * Indicates required field

[Complete challenge] [Cancel]

The following screen appears – wire disapproved.

Payments & Transfers

Review (0)   Hide ▲

Wire

⊘ Your wire transfer has been disapproved: ✕
  • Vendor Payment -1

☐	Description	Reason	Amount

There are no transfers requiring review.

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

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

Thank you,
noreply@cornerstonebanks.net

New Wire Transfer Using Existing Transfer

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

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

The Wire List appears. Click on the wire.

Make the appropriate changes and click save or process.

Delete Wire Transfer

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

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

The Wire List appears. Click on the wire.

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

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

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

Import Wire Transfer

Click Submit to import a wire transfer.

Choose the file and click Next.

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.

Wire Transfer Template

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

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

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The Foreign Exchange Contract List appears.

Multiple Wire Transfer Using Template

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

- Wire Type
    - All
    - Domestic
    - International

Bill Pay

Bill pay offers the ability to pay a bill anywhere in the United States.
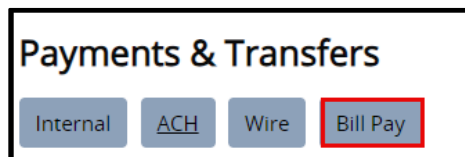
To enroll in Bill Pay enter the user's date of birth (mm/dd/yyyy format) and phone number (area code included).

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Bill Pay Enrollment

Online bill pay helps you quickly pay bills using online banking.

Complete the following to enroll in online bill pay.

Date of birth *
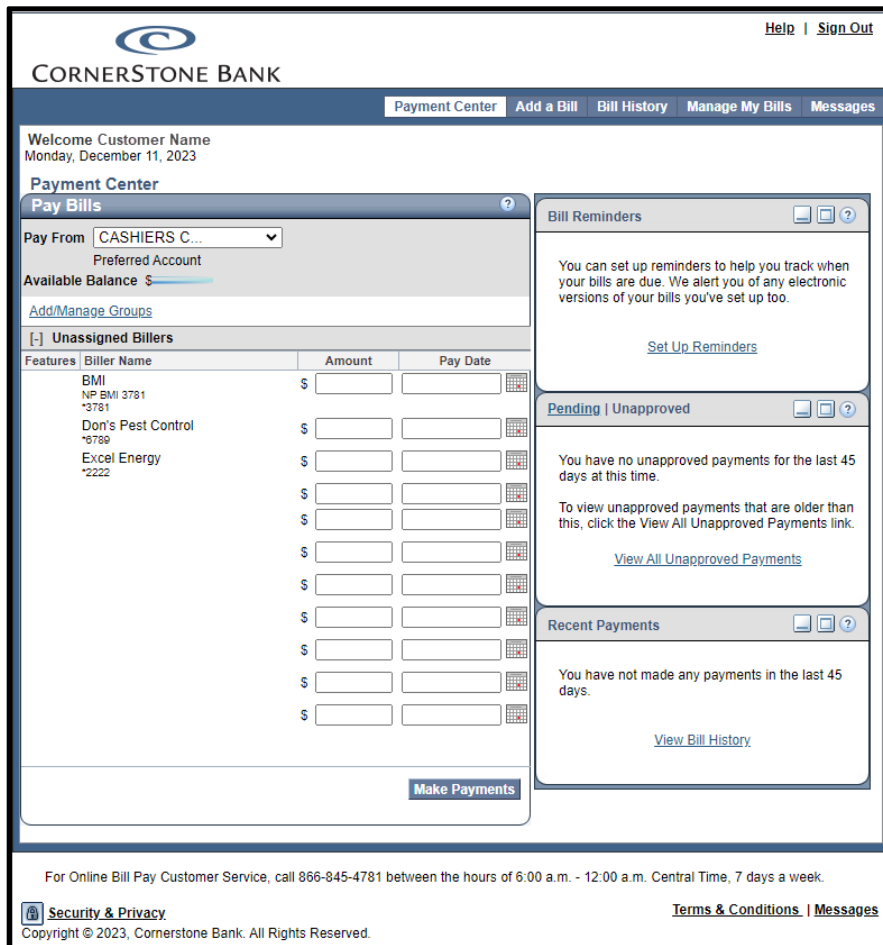
Phone number *
Including area code (10 digits)

* Indicates required field

Enroll

Bill Pay Enrollment

Your enrollment has been submitted successfully. Go to bill pay.

The main page appears.

Pay Bills

Under the Payment Center, select the pay from account.
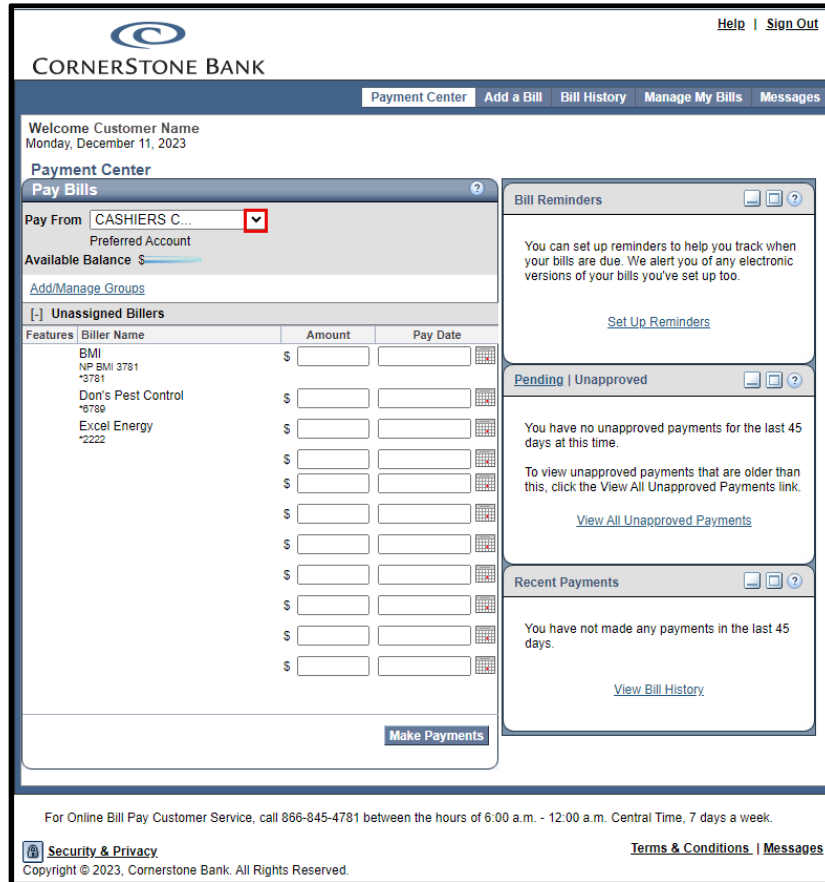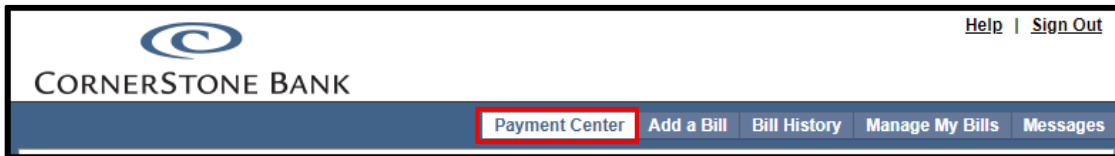
Add a bill using Quick Add a Company or Person to Pay.
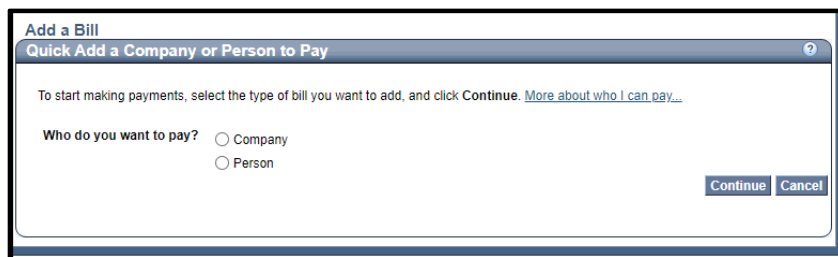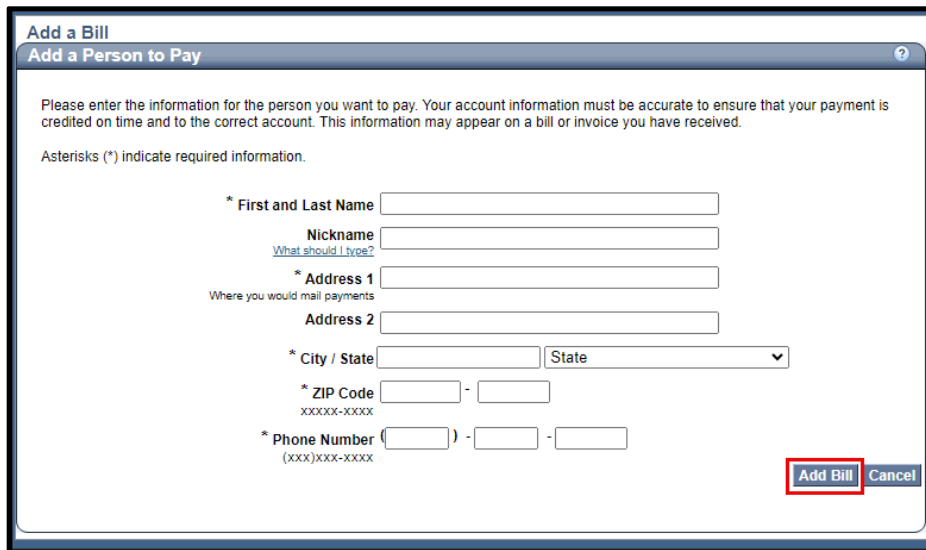
Add a company to pay. Enter the Biller Name.

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Complete the following:

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

Click Add Bill.

Add a person to pay. Click Continue.

Complete the following:

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

Click Add Bill.

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

Enter the dollar amount and pay date.

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Add invoices under a biller.

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

Select from the list of billers.

Manage My Bills
Add and Change Bill Options

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 Bi ... 5-4781 between the hours of 6:00 a.m. - 12:00 a.m. Central Time, 7 days a week.

Security & P ... Terms & Conditions | Messages
Copyright © 2023 ... rved.

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

- Set up reminders for this bill

- Update biller information

- Delete this biller
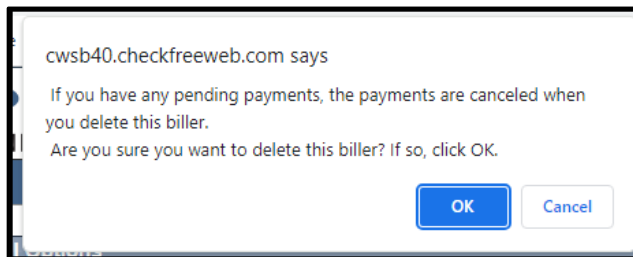
Pending | Unapproved

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

Recent Payments

This section lists payments made in the last 45 days.
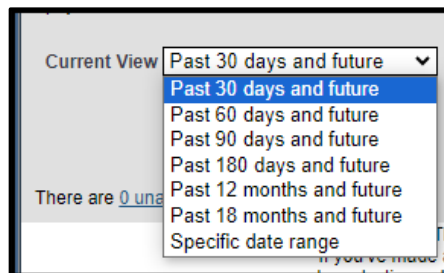
Checks & Deposits

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

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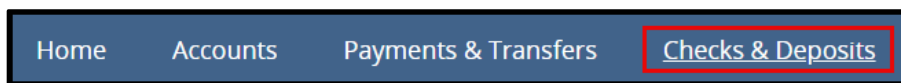
Stop Payments

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

Enter the following information:

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

  - For a range of checks

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- 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 *   Cash Management Test Account XXXXXX2222

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

Check range *   [   ]

Example: 101-120

Date *   [📅 SELECT]

Reason *   [   ]

* Indicates required field

[Preview Stop Payment]

o By transaction amount
- Amount

Create A Stop Payment

A stop payment online can only be placed on a check and cannot be placed for checks that have already been debited from the account. There will be a $33.00 fee assessed to your account for the stop payment request.

Account *   Cash Management Test Account XXXXXX2222

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

Amount *   [   ]

Date   [📅 SELECT]

Payee *   [   ]

Reason *   [   ]

* Indicates required field

[Preview Stop Payment]

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

Click Preview Payment.

Create A Stop Payment

A stop payment online can only be placed on a check and cannot be placed for checks that have already been debited from the account. There will be a $33.00 fee assessed to your account for the stop payment request.

Account *	Cash Management Test Account XXXX_____ ▼
Create a stop payment *	● For one check ○ For a range of checks ○ By transaction amount
Check number *	1404
Amount *	1.00
Date *	04/06/2022 📅 SELECT
Payee *	Cornerstone Bank
Reason *	missing check

* Indicates required field

[Preview Stop Payment]

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

Create A Stop Payment   🖨 Print

✓ Your stop payment has been created successfully. Your reference number is 113022463.

Account	Cash Management Test Account XXXXXX2222
Check number	1404
Amount	$1.00
Date	Apr 06, 2022
Payee	Cornerstone Bank
Reason	missing check

[Create Another Stop Payment]

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

Issued Stop Payments

Account	Cash Management Test Account XXXXXX_____ ▼

	Check number	Amount	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.
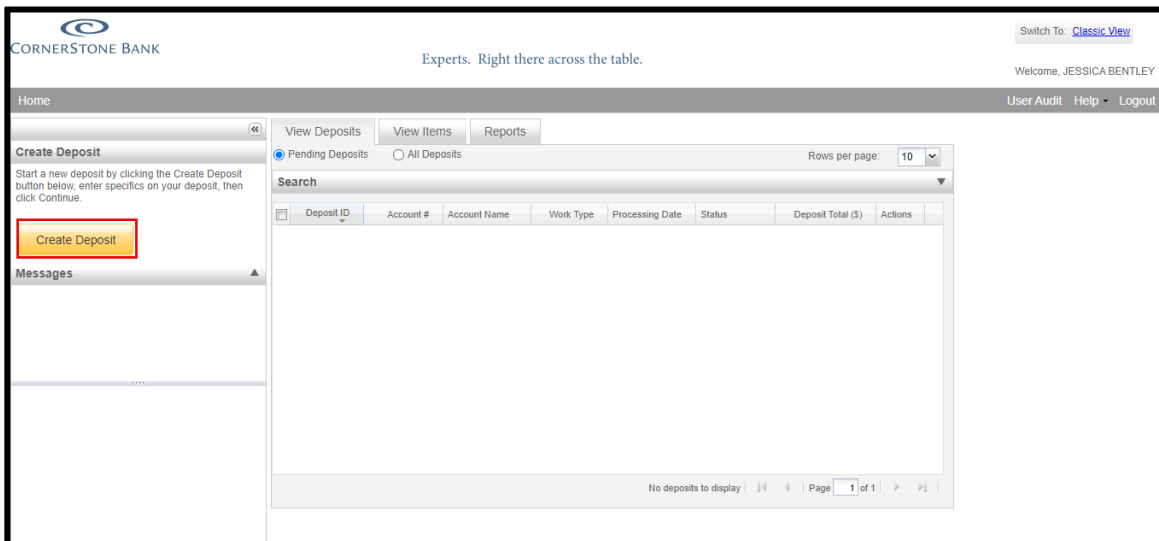
Deposit Checks

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

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

A new webpage opens. Click Create Deposit.
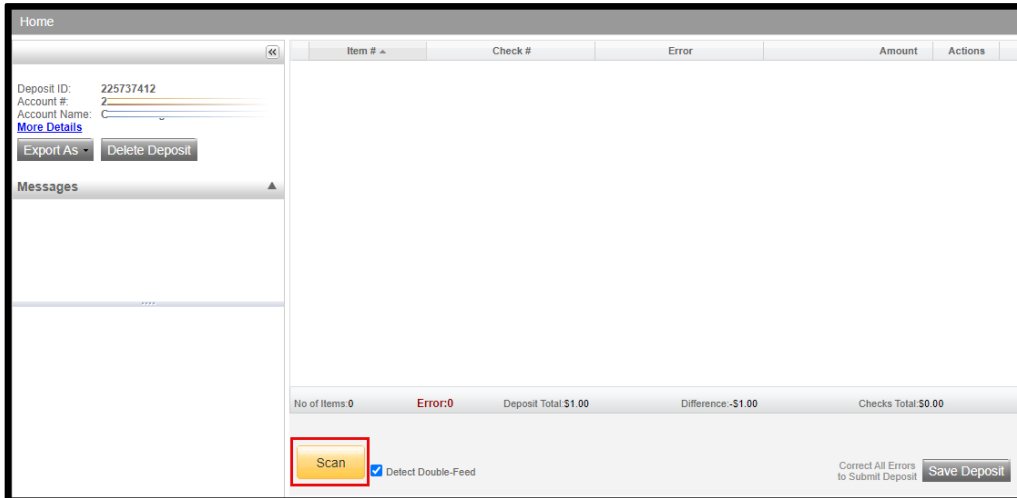
Enter in deposit amount and select account. Click Continue.

Click Scan.

Click Submit Deposit.

The system verifies the balance.

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The deposit appears in the Search Box – pending review.
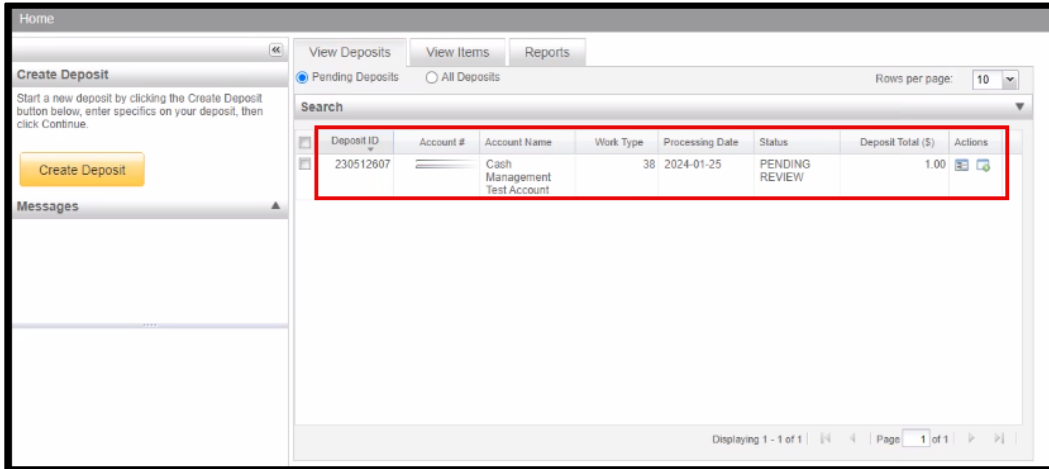
Alternatively, click Save Deposit to suspend the deposit.
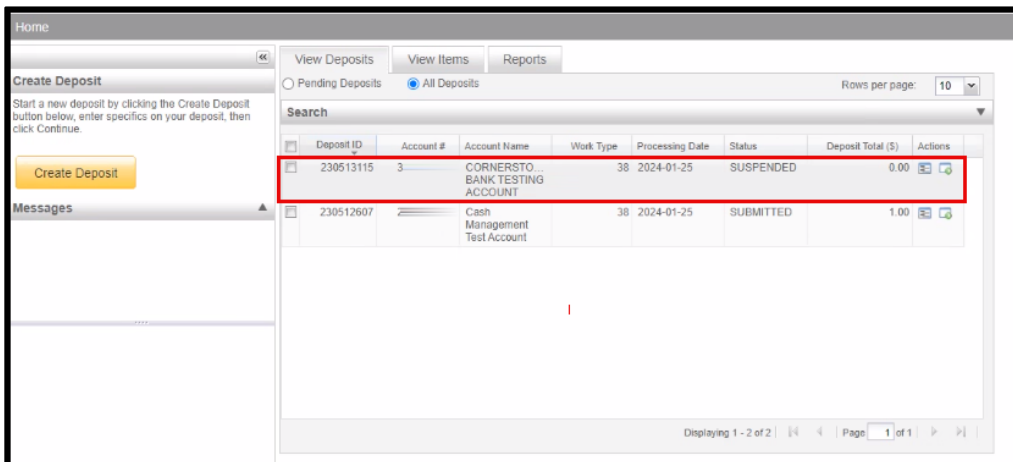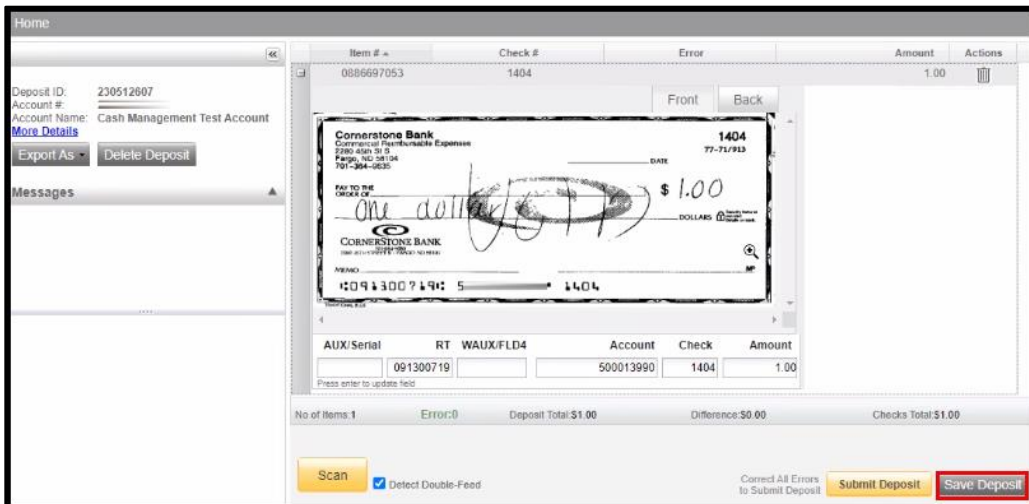
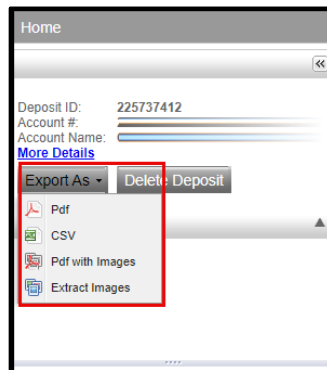Click on the right square to view the deposit.
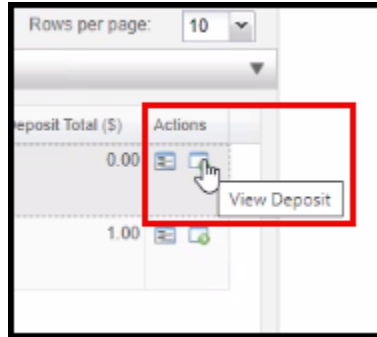
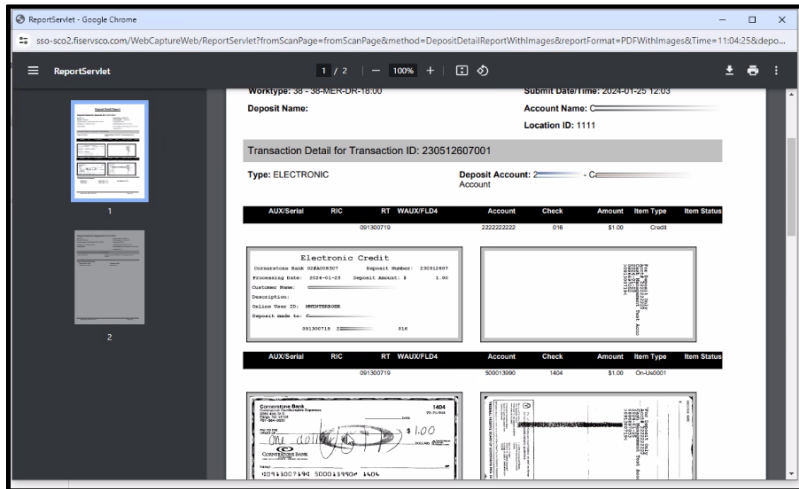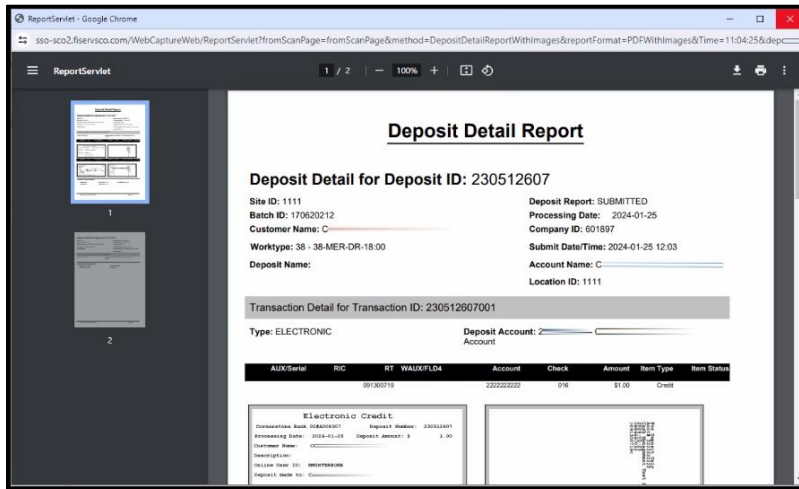Once the deposit shows as submitted when the pending review is complete.
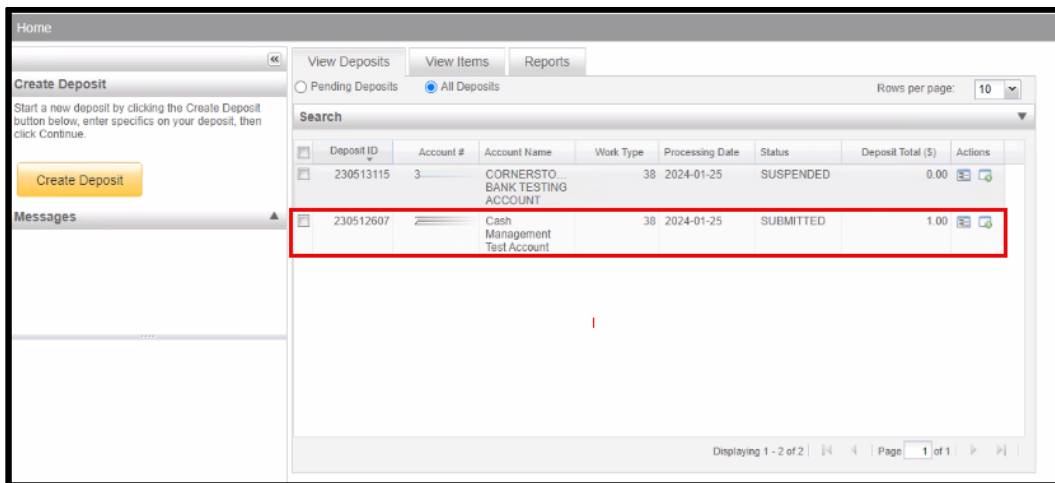
Once the scan is completed, the user can export a report.

Options include:

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

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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.

Overview

Click on Click Here To Access ACH/Check Positive Pay.
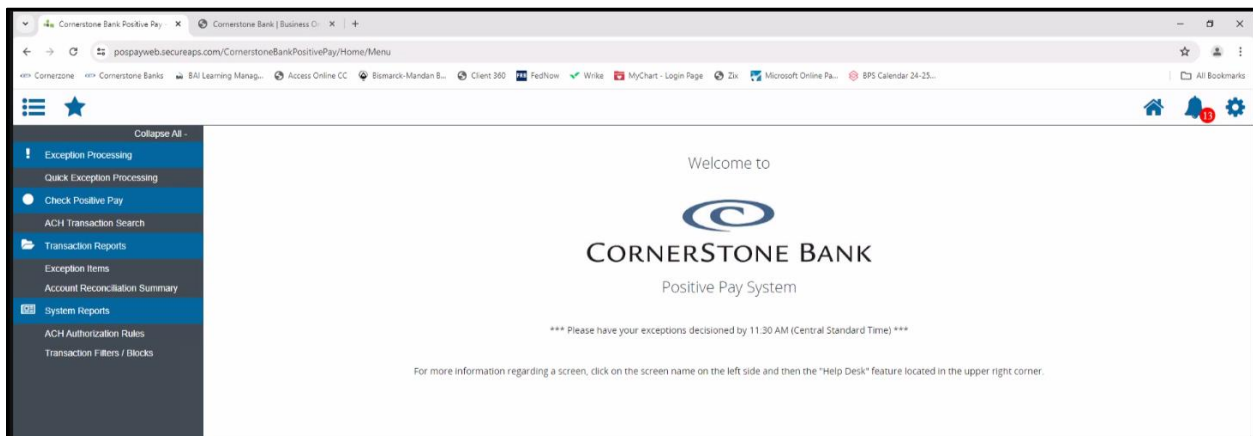
A new window appears.

Select Quick Exception Processing to make pay or return decisions for today's exceptions.
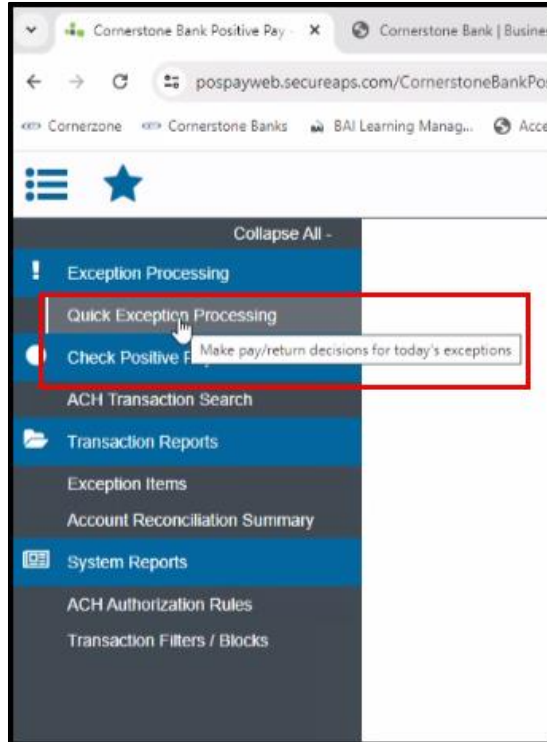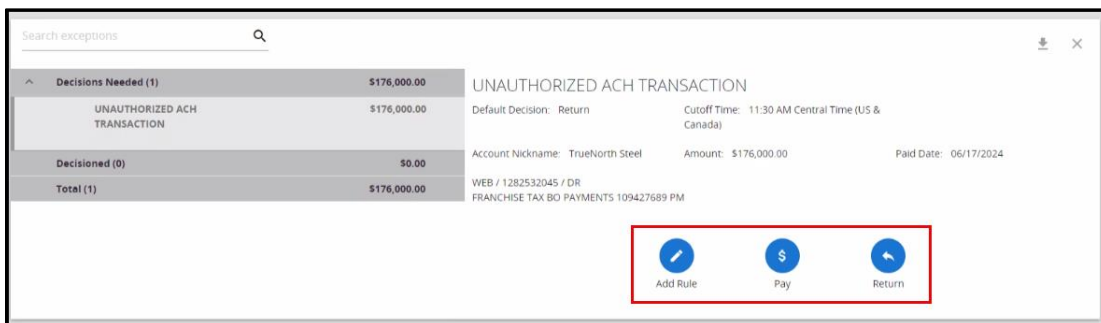
Select Decision Needed.
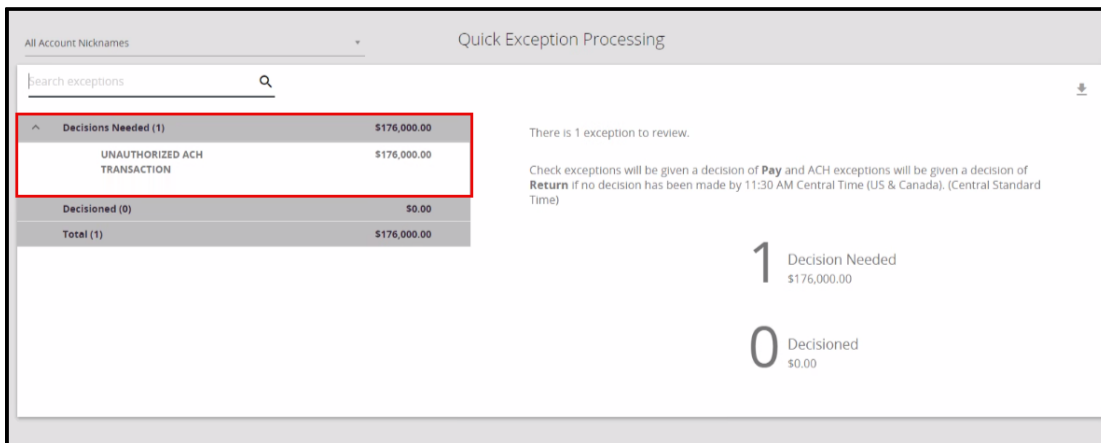
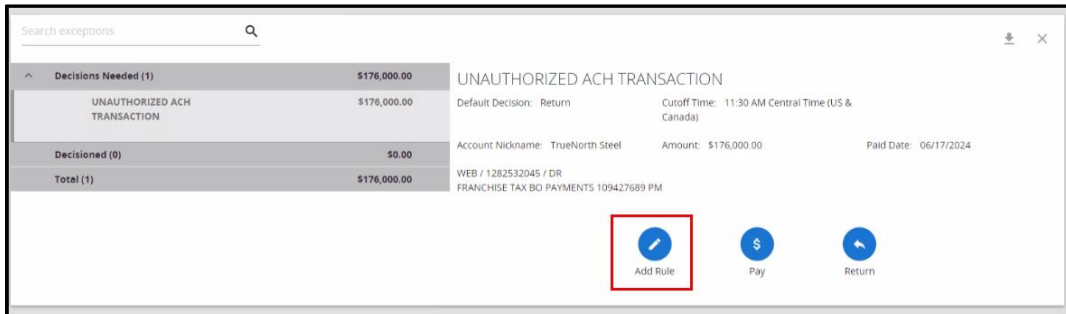By selecting the transaction, Add Rule, Pay or Return options appear.

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.

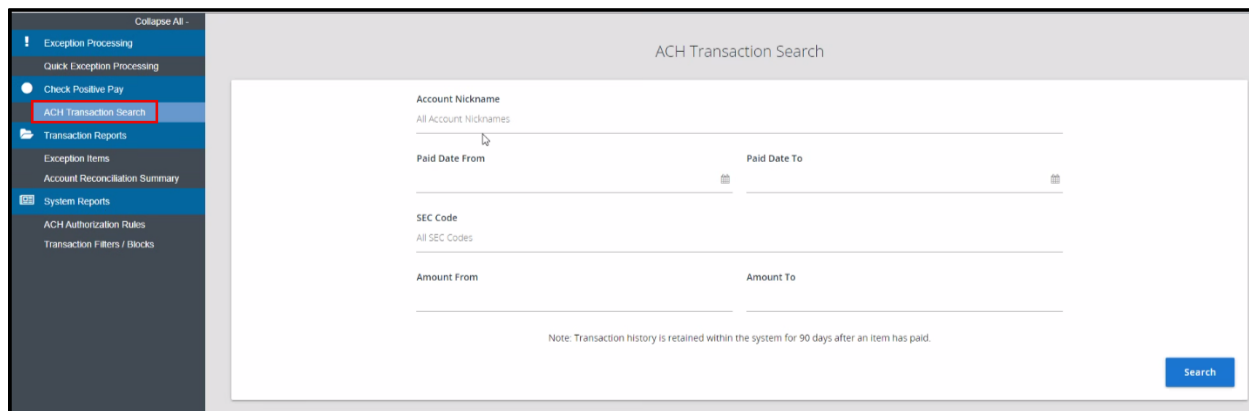Select from the drop down for Debits or Credits.

Enter the Max Allowable Amount. Click Save Rule.

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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.
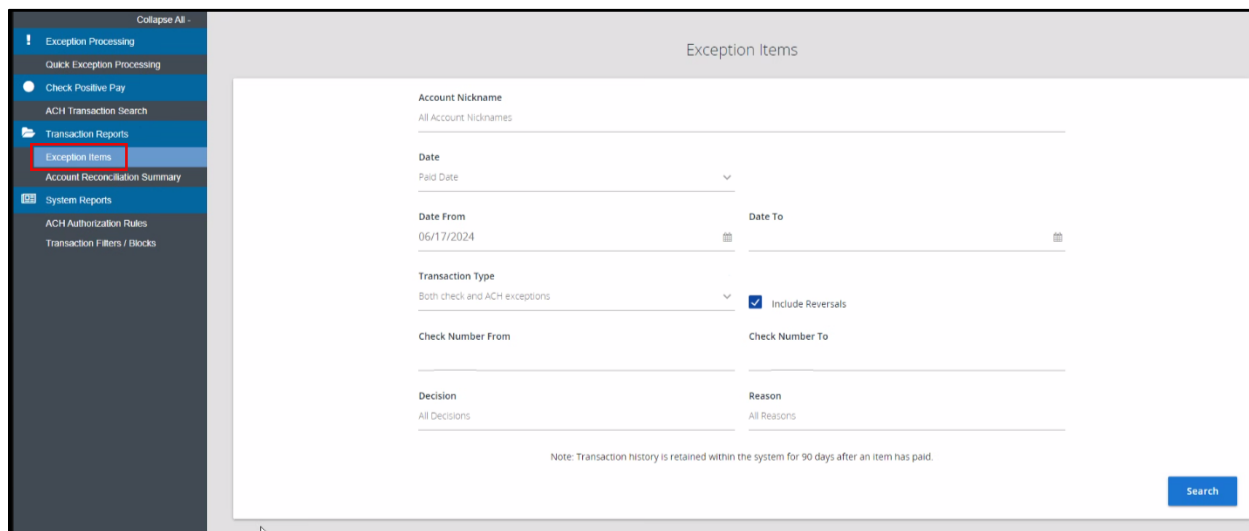
Transaction Reports - Exception Items

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.

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.

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Transaction Filters/Blocks

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

Check Positive Pay

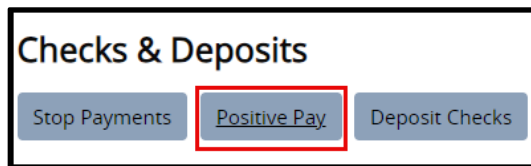Positive Pay allows the user to review items, import a file and exceptions for positive pay.

Exception Emails

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

CORNERSTONE BANK

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

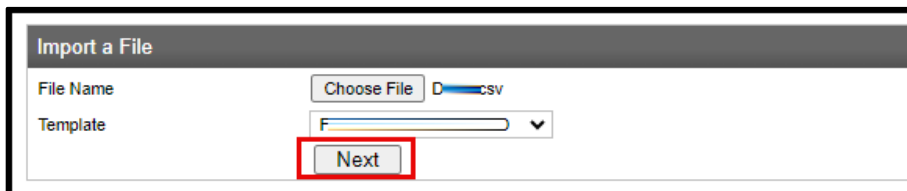Positive Pay Overview allows users to review items for positive pay.

Note: Some users do reverse check positive pay; this allows every check posted as an exception.
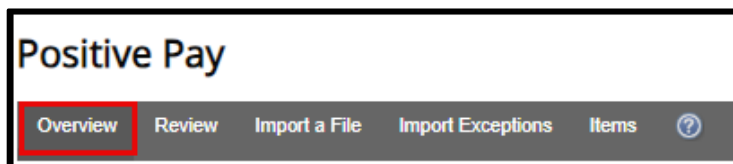
Items to review appear in the Item Review section.
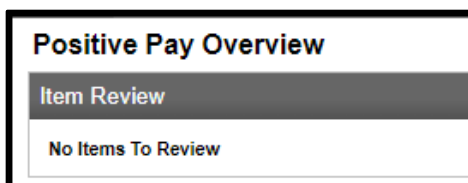
Import a file by choosing the file and template. Click Next.

Select the issue date and click Import File.

The file uploads and exceptions listed below.

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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

Click Add Item.

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

Click notepad to edit.

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

Select the X to delete the uploaded file.

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
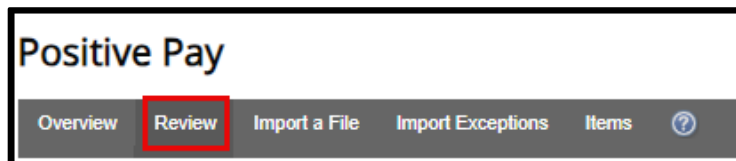
Click Search.

Review

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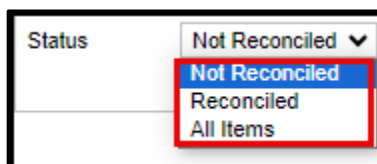

Select account and click Submit.

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

Import File

This section allows the user to import a file.

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

Enter the Issue Date and click Import File.

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

Import Exceptions

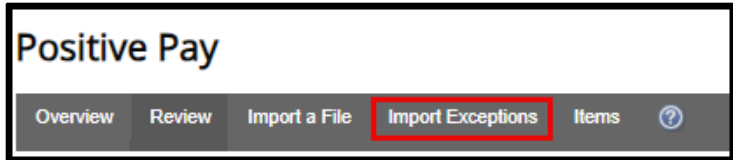This section allows users to add a check to issue, item stop or void on a check exception.

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Positive Pay

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

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		X

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

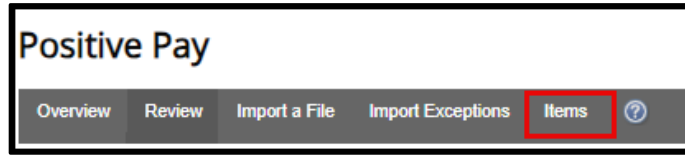| Type | Issue ⌄ |
	Issue
	Item Stop
	Void

Import Exceptions

Click Save Item or Cancel.

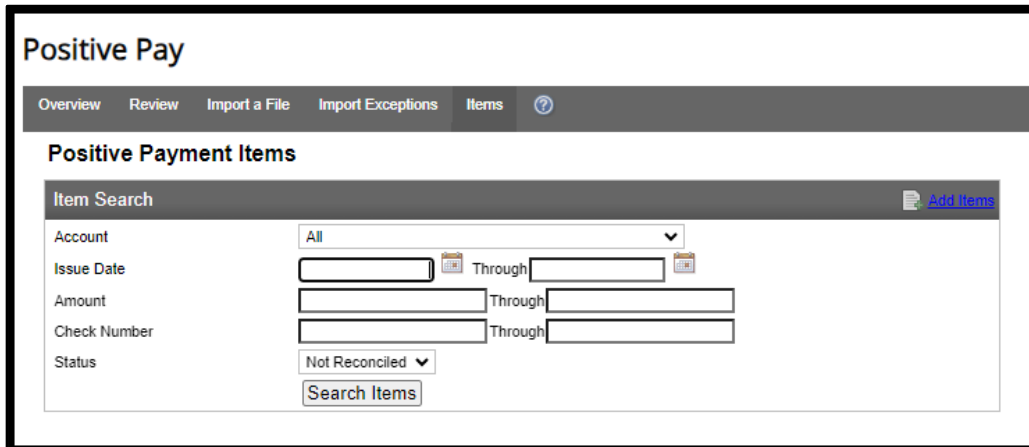Once exceptions are fixed, the following screen appears.
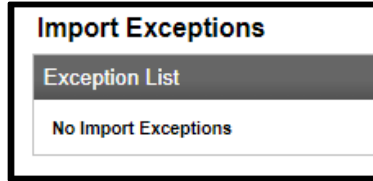
Items

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

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Click Search Items.

The Items List appears.

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

Select the X to delete the uploaded item.

Click Ok. There are now no more records matching the selection criteria.
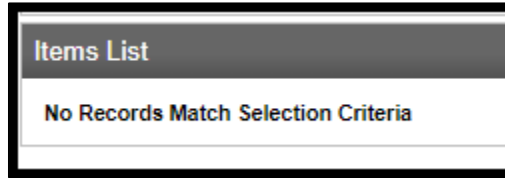
If you have any questions or need assistance with Business Online Banking, contact our Cash Management team at 888-297-2100 or online at https://www.cornerstone.bank/contact/.

Cornerstone Bank Cash Management Team