

## **Business Online Banking User Manual**

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

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

## Table of Contents

Log In	2
Home Page	3
Accounts Page	9
Summary	9
Documents	10
Download Transactions	12
Search Account Transactions	14
Check Viewer	16
Multi Account Download Transactions	17
Payments & Transfers	19
Internal Transfer	19
Automated Clearing House	23
New Payment	23
New Collection	
Import File	44
Edit Template	54
Delete Template	55
File Import Templates	56
Search Templates	57
Repeat	59
Reversal	64
Wire Transfer	70
Inquire Wire Transfer	70
Change Wire Transfer	71
New Wire Transfer	72
New Wire Transfer Using Existing Transfer	87
Delete Wire Transfer	

# CORNERSTONE BANK

Review Wire Transfer	
Import Wire Transfer	
Import Wire Using Template	
Wire Transfer Template	
Foreign Exchange Contract	91
Multiple Wire Transfer Using Template	
Bill Pay	
Pay Bills	94
Bill Reminders	97
Pending   Unapproved	101
Recent Payments	
Checks & Deposits	
Stop Payments	
Deposit Checks	
Automated Clearing House Positive Pay	110
Exception Emails	110
Overview	111
Create ACH Rule	113
ACH Transaction Search	114
Transaction Reports - Exception Items	114
System Reports	114
ACH Authorization Rules	114
Transaction Filters/Blocks	115
Check Positive Pay	115
Exception Emails	115
Overview	116
Review	119
Import File	120
Import Exceptions	120
Items	

## Log In

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

Click on Login and select Business Banking.



N	IEIGHBOR	LOGIN
	Personal Bar	nking
	Business Bai	nking
	Credit Card	_

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

Refer to the following documents:

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

Click Log In.

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

The system displays the Home Page.

CORNERSTONE BANK	Welcome, CUSTOMER NAN Last log in: Nov 22, 20	Tutorial	Alerts	L Profile	🖶 Log Out
<u>Home</u> Accounts Payments 8	Fransfers Checks & Deposits				

## Home Page

This is the landing page for Business Online Banking.

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



Home Accounts Payments & T	ransfers Checks &	Deposits		
Alerts			Pay Or Transfer	
☆ Stay Alert			Internal	Show 🛩
Know about changes to your finances and online s text message.	ecurity. Choose when and v	vhat alerts you get by email or	ACH	Show 🛩
Enroll			ACH Import	Show 🛩
			Wire	Show 🛩
Accounts		🕑 Edit Accounts 🛛 🖨 Print	Wire Import	Show 🛩
CASHIERS CHECKS TESTING POSITIVE PAYEE	Available balance	Recent 🗸	Bill Pay	Show 🛩
Cash Management Test Account	Available balance	Recent 🛩	Checks & Deposits	
CORNERSTONE BANK TESTING ACCOUNT	Available balance		Go To Positive Pay	
2000000	\$	Recent 🗸	Quick Launch	
Positive Pay			Business Credit Cards	
Positive Pay Current D	ay Exceptions		Personal Credit Cards	
Payments & Transfers			Merchant Services	
Review (0)		Hide 🔺		
Wire				
Description	Reason	Amount		-
There are no transfers requiring review.			a a	40

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

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

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

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

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

Welcome, CUSTOMER NAME Last log in: Dec 18, 2023	Bank Website	Tutorial	Alerts	Profile	📑 Log Out	
---	--------------	----------	--------	---------	-----------	--

The Overview shows all the alert subscriptions.

Alerts	Stay on top of ir	nportant dates or chan	ges to your account.	
Overview	Alert Options	Contact Options	Secure Inbox	Help
These are all of the Security		ns active on your accou	nt.	
		SEND TO Secure inb	xc	



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

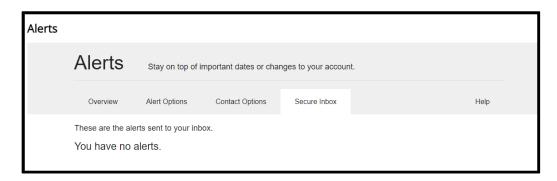
lerts	Stay on top of impor	tant dates or chan	iges to your accoun	ıt.	
Overview	Alert Options	Contact Options	Secure Inbox		Help
reate and edit a	any alerts.				
	erts can help you avoid over you identify when you might			ewards. High balance	-
TRANSACTIO Get alerts when	DN deposits, checks, or withdra	awals post to your ac	ccount.		-
Create and e	edit any alerts.				
	e alerts can help you avoid ove elp you identify when you migh			ards. High balance	-
Low balance	e alerts can help you avoid ove	it want to transfer or in		ards. High balance	-
Low balance	e alerts can help you avoid ove elp you identify when you migh	it want to transfer or in	ivest money.		
Low balance alerts can be	e alerts can help you avoid ove elp you identify when you migh Low Balance	t want to transfer or in High	west money. Balance		-
Low balance alerts can he TRANSACT Get alerts whe	e alerts can help you avoid ove elp you identify when you migh Low Balance	awals post to your acc	west money. Balance		
Low balance alerts can be TRANSACTI Get alerts whe	e alerts can help you avoid ove elp you identify when you migh Low Balance ION en deposits, checks, or withdr	awals post to your acc Check Number Ch	Balance count.	Current Balance	

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



Alerts	Stay on top of	important dates or chang	es to your account.	
Overview	Alert Options	Contact Options	Secure Inbox	Help
You selected the	se contact options	for alerts.		
Time Zone				
Central Time (U	8 & Canada)			
EMAIL				
JESSICA.BE	NTLEY@CORNERS	TONEB Delete		
Not Activated		Send Activation Code		
Add Email				
😑 Do Not D	isturb			
Se	et Up			
TEXT MES	SAGE			
Add Mobile				
🖨 Do Not D	isturb			
Se	et Up			

The Secure Inbox allows the user to view alerts.



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





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

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

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

	Welcome, CUSTOMER NAME Last log in: Dec 18, 2023	Bank Website	Tutorial	Alerts Profile 🕞 Log Out	
Pro	file				
PI	N			🕑 Edit	
Тс	ken			√View	
Er	nail			JESSICA.BENTLEY@CORNERSTONEBANKS.NET	

To change a PIN, click Edit.

# CornerStone Bank

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

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

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

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

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

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

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

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



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

Email

JESSICA.BENTLEY@CORNERSTONEBANKS.NET

Click Log Out to sign out of Business Online Banking.

_		ratorial	Alerts	Log Out 🗜 Log Out
Lo	gged Out			
	ou Have Successf		d Out.	

## Accounts Page

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

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

#### Summary

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

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

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



Accounts	5			
Summary Download Transactions				
Assets				
Cash Management Test Account				
CASHIERS CHECKS TESTING POSITIVE PAYEE				
CORNERSTONE BANK TESTING ACCOUNT				

This displays on the Details tab.

Cash Management Test Acco	unt – XXXXXX 🖛 🗸			
Account Information				🖶 Print
Balance Previous day transactions (-\$0.00 / +\$0.00) Current balance Holds Pending transactions (-\$0.00 / +\$0.00) Other transfers Available balance Line of credit Total funds available	\$0.00 \$0.00 \$0.00	Activity Last deposit (Feb 01, 2023) Last check (Jan 31, 2023) Last overdrawn Interest Last interest payment	ja	\$33.00 \$33.00 n 31,2023 \$0.00
Pending     Posted	Total debits: -7	'14.54 (72) Total credits: +73	Print Search Transactio	ins
Date - Description \$	Debit	≎ Credit ≎ Balance	All transactions	•
Feb 01, 2023 WAIVE 1/31 STOP PAY FEE		33.00	Type *	
Jan 31, 2023 STOP PAYMENT CHARGE 1	33.	00	All	•
Apr 12, 2022 RETURNED DEPOSIT ITEMS	1.	00	Amount	
Apr 08, 2022 RETURNED CHECK# 1404, M	IISSING SIGNATURE(S)	1.00	Example: 40 or 10.00-50.	00
Apr 06, 2022 MOBILE DEPOSIT		1.00	Check number	
• Apr 06, 2022 Check #1404	1.	00		
Feb 03, 2022 111573763 PREMIERECORP     500     ON 2/03/22 AT		1.00	Example: 101 or 101-120  Indicates required	

Click on to toggle between accounts.

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

#### Documents

To view account statements or archived statements, select Documents.

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



Cash Management Test Account – XXXXX - ·		
Documents		
Account:	Cash Management Test Account	
Document Type:	CHECKING ACCOUNT S'	
Date Range:	03/12/2021) To 12/06/2023 III Submit	

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

C	n Management Test Account – XXXXX 🖛 🗸 🗸	
	ls <u>Documents</u> Download	
I.	ments	
	ent Search	4
	tt Cash Management Test Account	11
	ent Type: CHECKING ACCOUNT S' 🗸	1
	ange: 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	М
Checking Account Statements - 10/31/2023 - CORNERSTONE BANK TESTING	H
Checking Account Statements - 9/29/2023 - CORNERSTONE BANK TESTING	¥.
Checking Account Statements - 8/31/2023 - CORNERSTONE BANK TESTING	

The file downloads as a pdf.



en=InQf	yOYKlaitwDXMoiZyLnbqq4CG 🕁	₹
-La	Checking Account Statements - 11_30_2023 - CORNERSTONE BANK TESTING.pdf 622 KB • Done	t

#### **Download Transactions**

Download transactions on the account level.

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

Select Activity from the drop down.

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

Account	Cash Management Test Account XXXXX
Activity *	All transactions 🔻
	All transactions
Туре *	Current business day Previous business day
Format *	Current activity Last statement
	Specific date Date range
	Download Transactions Cancel



Select Type form the drop down.

- All
- Credits
- Debits
- Checks

Type *	All	Ţ
Format *	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)

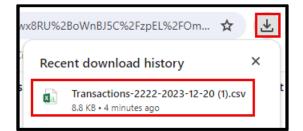
Format *	Comma-separated values (.csv)
	Comma-separated values (.csv)
	Microsoft Money (.ofx) QuickBooks 2005 & newer (.qbo)
	Quicken 2005 & newer (.qfx) BAI2 (.bai)

Click Download Transactions.

Download Transacti	ons
	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
Туре *	All
Format *	Comma-separated values (.csv)
	* Indicates required field
	Download Transactions Cancel

The file downloads into the format the user selected.





Switch to Multi Account Download from this screen.

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

#### Search Account Transactions

Search Transactions on the account from the Account Details tab.

Search Transactions					
Activity *					
All transa	ctions	•			
Type *		_			
All		•			
Amount					
,	Example: 40 or 10.00-50.00				
Check num	ber				
Example: 101	Example: 101 or 101-120				
* Indicates	required field				
Search	Clear Search				

Select Activity from the drop down.



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

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

Select Type from the drop down.

- All
- Credits
- Debits
- Checks

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

Enter the amount and check number. Click Search.

Amount			
Example: 40 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
Ø Pending	Posted	Total debits: -	То	otal credits: +		Activity *
Date 🗸	Description \$	Debit 🗘	Credit 0	Balance		All transactions
• Feb 01, 2023	WAIVE 1/31 STOP PAY FEE		33.00			Type *
• Jan 31, 2023	STOP PAYMENT CHARGE 1	33.00				All
• Apr 12, 2022	RETURNED DEPOSIT ITEMS	1.00				Amount
• Apr 08, 2022	RETURNED CHECK# 1404, MISSING SIGNATURE(S	)	1.00			Example: 40 or 10.00-50.00
• Apr 06, 2022	MOBILE DEPOSIT		1.00			Check number
• Apr 06, 2022	Check #1404	1.00				
• Feb 03, 2022	111573763		1.00			Example: 101 or 101-120 * Indicates required field
• Jan 26, 2022	110990092		1.00			Search Clear Search
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	
	View Image	

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

	2 /9 /9 (3)	U U 👂 👂 😂	
Concretione Bank Concretione Bank Free of the Free of the Free of the Concretione Concreti		All Print Pr	

Click Close.



Check Viewer	
Constitute Back Constitute Back Second Second Second Second Second Second Second Second Se	

#### Multi Account Download Transactions

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

Summ	Accounts Summary Download Transactions						
Down	nload Transactions						
Activity	*	All transactions	•				
Type *		All	•				
Format	:*	Comma-separated values (.csv)	•				
Select	t Accounts						
•	Nickname			Туре	Number		
	Cash Management Test Accour	nt		Checking	XX000X		
	CASHIERS CHECKS TESTING PC	DSITIVE PAYEE		Checking	XX00		
	CORNERSTONE BANK TESTING	3 ACCOUNT		Checking	XXX000XX		
		* Indicates required field Download Transactions	Cancel				

Select the Activity from the drop down.

- All transactions
- Specific date
- Date range.

All transactions	
All transactions	
Specific date	
Date range	
	All transactions Specific date

Select the Type from the drop down.

- All
- Credits
- Debits
- Checks



Туре *	All	
	All	
Format *	Credits	
	Debits	
Select Accounts	Checks	
Select Accounts	encero	

Select the Format from the drop down.

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

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

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

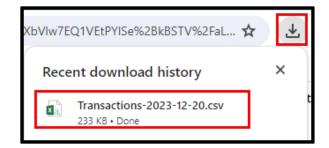
Select	Select Accounts				
•	Nickname				
	Cash Management Test Account				
	CASHIERS CHECKS TESTING POSITIVE PAYEE				
	CORNERSTONE BANK TESTING ACCOUNT				
	* Indicates required field				
	Download Transactions Cancel				

Transactions downloaded successfully message appears.



The file downloads into the format the user selected.





## Payments & Transfers

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

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



#### **Internal Transfer**

Create an internal transfer between Cornerstone Bank accounts.

Payments & Tra				
	Complete the foll	owing to transfer funds between acc	ounts at this insti	tution.
From account *	CASHIERS CHECH Available balance: \$	KS TESTING POSITIVE PAYEE XXXX	·	
To account *	Cash Manageme Available balance: 5	ent Test Account XXXXXX	•	
Date *	12/7/2023	select 🗌 Repeat		
Amount *				
Description				
	* Indicates require	ed field		
	Preview Transfe	r Add To Batch		
Issued Transfers				
From	To Amou	nt Date Frequency	:	Status Description
There are no issued tran	sfers.			

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 XXXXX	•	
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	Ê	SELECT		Repe	at
Amount *		I	Dece	mber	2023		>
Description	Su	Mo	Tu	We	Th	Fr	Sa
beschpton	26						
	3				7	8	9
	10	11	12	13	14	15	16
	17	18	19	20	21	22	23
Issued Transfers	24	25	26	27	28	29	30
issued transfers	31	1	2	3	4	5	6
From To		A	moun	t Dat	ρ		Frei

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



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

Frequency *	Weekly	*
Demostation transform	Weekly	
Repeat the transfer *	Every two weeks	_
	Twice monthly	_
	Monthly	e
	Every two months	_
	Quarterly	
	Every six months	-
Amount *	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
	O Until	SELECT

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

Enter the dollar amount.

Amount *	

Enter a description, if needed.



Description

Select Preview Transfer.

Payments & Transfers			
Internal ACH Wire Bill Pay			
Create A Transfer			
	Complete the following to transfer funds between accounts at thi	ils institution.	
From account *	CASHIERS CHECKS TESTING POSITIVE PAYEE XXXX	T	
To account *	Cash Management Test Account XXXXXX	¥	
Date *	12/7/2023 📾 SELECT 🗌 Repeat		
Amount *			
Description			
	* Indicates required field Preview Transfer Add To Batch		
lssued Transfers			
From To	Amount Date Frequency	Status	Description
There are no issued transfers.			

Review the details and select Complete Transfer.

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

The user can edit or cancel the transfer.



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

#### 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)



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

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

Click Continue.

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

The New ACH screen appears.

lescription *			ication number ne Bank(xxxxx	v		
ffective date		SELECT Same d	lay 🗌 Repeat			
<b>ype</b> 'ayment (Pay	_	Total withd \$0.00		Total deposit \$0.00		
latch lame		Company [xooxooxoo]		Company description		
Pay from	Show Details	Show Filter			Total bat	ch withdrawal (0 items) \$0.00
	Account* 0					Amount* 0
Add anothe	Select an accourt	nt		*		
Pay Add anothe Pay to	Select an account of a	Show Filler				batch deposit (0 items) \$0.00
Add anothe Pay to Pay/Hold c	Select an account of a		Routing transit * 0	Account number * 0	Account type * 0	Amount * 0 Prenote 0
Add anothe Pay to Pay/Hold ¢ Pay/Hold ¢	Select an account of a	Show Filler	٩			aatch deposit (0 items) \$0.00 Amount * 0 Prenote 0
Add anothe Pay to PayHold © Pay T	Select an account of a	Show Filler			Account type * 0	aatch deposit (0 items) \$0.00 Amount * 0 Prenote 0
Pay Add anothe Pay to	Select an account of a	Show Filler	٩		Account type * 0 Select a type *	Amount * 0 Prenote 0
Add anothe Pay to PayHold © Pay T	Select an account of a	Show Filler	۵ ۵		Account type * 0 Select a type * Select a type *	Amount ° O Prenote 0
Add another Pay to Pay/Hold © Pay Pay Pay	Select an account of a	Show Filler	م م		Account type * 0 Select a type * Select a type * Select a type *	Amount ° O Prenote 0



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 *		Tax identification num	ber	
Payroll		Cornerstone Bank[xxxx	x7720]	Ŧ
Effective date *				
12/14/2023	SELECT	Same day	Repeat	
Туре		Total withdrawal		Total deposit
Payment (Payroll - PPD) Batch		\$0.00		\$0.00
Name		Company		Company description
		[XXXXXXXXXX]		Payroll

Complete the Pay From section.

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

Select the account from the drop down.

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

Alternatively, add another pay from line.

## CORNERSTONE BANK

Pay from	Show Details Show Filter	Total batch withdrawal (0 items) \$0.00
Pay all		
Pay/Hold ≎	Account * 😂	Amount * 🗘
Рау	Select an account	×
+ Add anothe	er pay from	
Pay from	Show Details Show Filter	Total batch withdrawal (0 items) \$0.00
Pay all		
Pay/Hold ≎	Account* 🗘	Amount* ≎
Pay/Hold \$	Account * >	Amount* ≎

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 * a	0
Pay	Cash Management Test Account		×
	Select an account		+

Complete the Pay To section.

+ Add another pay from

Pay to	Show Details Sh	ow Filter				Total batch deposit (0 i	<b>tems)</b> \$0.00	)
Pay all							Prenote	none
Pay/Hold 😂	Name * 🗘	Identification 🗘	Routing transit * \$	Account number * \$	Account type *	≎ Amount* ≎	Prenote \$	
Pay			[ Q		Select a type	•	No	×
Pay			٩		Select a type	•	No	×
Pay			٩		Select a type	•	No	×
Pay			٩		Select a type	•	No	×
Pay			٩		Select a type	•	No	×
+ Add anothe	r 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 * 🗇	
	Q

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	

- Account Number
- Account Type
- Amount

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

Total	Total batch withdrawal (1 item) \$100.00					
		Prenote none				
be* ≎	Amount * 💠	Prenote ≎				
V	100.00	<u> </u>				
			Prenote none			
Account number * ≎	Account type * 💠	Amount * \$	Prenote ≎			
987654321	Checking •	100.00	Yes 🖌 🗙			
Prenotes should	be originated at least thr	ee business days prior	to effective date.			

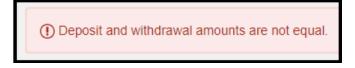
**Note:** Originate prenotes at least three business days prior sending a live file.

Select Complete ACH.



* Indicates required field						
Complete ACH Save for later Cancel						

Note: The deposit and withdrawal amounts must be equal.



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

* Indicates required field					
Complete ACH	Save for later	Cancel			

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

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

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





11:52	anti LTE 🔳
<b>〈</b> Cancel	Digital Signature
RTN	091300719
Amt	1.00
Date	12/12/2023
transaction you submitt financial ins matches the	
matches the values you submitted, sele to generate the Digital Signature. 0368997531	

Enter the numbers and click Complete Challenge.

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



Security challenge A digital signature security challenge is required to complete this transaction.					
Digital signature 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?				
		_			
\$		-			

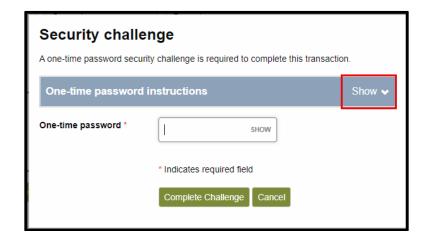
Use the DIGIPASS app or hard token to complete the one-time password.

	2:29		🗢 70	
	<b>く</b> Back	One-Time Password		
		One-Time Password: 01403300		
Security challenge		to complete this transaction.		
One-time password instru	ctions			Show 😽
Device nickname	Jessic	a's iPhone		
One-time password *	1	SI	łow	
		ates required field plete challenge Cancel		

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



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







Enter the password and click Complete Challenge.

Security challenge					
rity challenge is required to complete this	transaction.				
One-time password instructions Show 🗸					
One-time password *					
* Indicates required field					
	I instructions				

The file pends for financial institution review.



ACH							
Activity Templates	File import templates						
▲ Payroll is pending financial institution review.							
Payroll	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.



The ACH file appears in the Activity tab.

<u>A</u>	<u>ctivity</u>	Temp	olates	File import te	emplates					
	Date 💂		Descrip	otion ≎	Status 🔅	v	Vithdrawal 💲	Deposit 🔅	Type 🗘	Report
~	Dec 14,	2023	Payroll		Transfer E Pending A	Exceeds Review: Approval	100.00	100.00	Payment	Сору

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

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

# CORNERSTONE BANK

	Status			
iption	Status			A
II	Pendin	g		
ACH Transfer Details				
Payroll				🔒 Print
Description Payroll	Tax identification number Cornerstone Bank[xxxx7720]			
Effective date Dec 14, 2023	Same day	Repeat		
Status Transfer Exceeds Review: Pending Approval	<b>Type</b> Payment (Payroll - PPD)	Total withdrawal \$100.00	Total deposit \$100.00	
Placement date Dec 07, 2023 02:29:44 PM	Issued by JESSICA BENTLEY			
Batch Name 1-PPD-Payroll	Company Cornerstone Bank[xxxxx720]	Company description Payroll		
Pay from Show Details Show	Filter		Total batch withdrawal (1 item)	\$100.00
Pay/Hold \$	Account ¢			Amount 0
Pay	Cash Management Test Account			100.00
Pay to Show Details Show	Filter		Total batch deposit (1 item)	\$100.00
	entification 0 Routing transit 0	Account number 0	Account type 0 Amount 0 F	

#### New Collection

Under the Activity tab, create New Collection.

Close



Select the Type from the drop down.

New collection	
Туре *	Prearranged payment - PPD       Prearranged payment - PPD       Company - CCD       Continue       Cancel



The New ACH screen appears.

Description * Tax identification number Correction Bank(booox/720)						
		Comersione c	sankpoooor/720j			
ffective date *	🛗 SELE	cr 🗆 Same day	Repeat			
/pe ollection (Prear	ranged payment - PPI	Total withdraw D) \$0.00	al	Total deposit \$0.00		
atch						
ame		Company [xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx		Company description		
		[1111111]				
ay from	Show Details Show	w Filter			Total bat	ch withdrawal (0 items) \$0.00
ay al						Prenote n
ay/Hold o	Name* 0	Identification 0	Routing transit * 0	Account number * 0	Account type * 0	Amount : O Prenote O
247			٩		Select a type *	No
tay			٩		Select a type *	No
ay			٩		Select a type *	No
Pay			۹		Select a type *	No
Pay			٩		Select a type v	140
Add another p		w Filter			Total	batch deposit (0 items) \$0.00
	Account" 0					Amount* 0
Рау	Select an account			•		
	bay to					
Add another p						

Enter the following in the top section:

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

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

Vendor Payment				
Description *	Tax identification number			
Vendor Payment	Cornerstone Bank[xxxxx7720]		•	
Effective date *	4			
12/14/2023	Same day     Repeat			
Туре	Total withdrawal	Total deposit		
Collection (Prearranged payment - PPD)	\$0.00	\$0.00		
Batch				
Name	<b>Company</b> [XXXXXXXXXX]	Company description		
	Ivvvvvvvj	Vendor Pay		



Complete the Pay From section.

Pay/Hold ≎ Name * ≎	Identification 😂	Routing transit * 💠	Account number * 🗇	Account type * 💠	Amount * 🗢 Prenote 😂
Pay		٩		Select a type 🔻	No
Pay		٩		Select a type 🔻	No
Pay		٩		Select a type 🔻	No
Pay		٩		Select a type 🔻	No
Pay		٩		Select a type 🔻	No

Enter the following information:

- Name name of recipient
- Identification this is not required
- Routing Transit number

Close

o Click on the magnifying glass to look up routing transit numbers

	Routi	ng transit * ≎ Q		
Routing transit search				
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	00	071926155	PALATINE, IL	
CORNERSTONE BANK		091300719	FARGO, ND	
CORNERSTONE STATE BANK		091905059	LE SUEUR, MN	
CORNERSTONE STATE BANK		091908373	LE SUEUR, MN	
CORNERSTONE BANK		101014953	OVERLAND PARK, KS	
CORNERSTONE BANK		104102875	YORK, NE	
CORNERSTONE BANK		104104983	YORK, NE	
CORNERSTONE BANK		104900349	YORK, NE	-



- Account Number
- Account Type
- Amount

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

т	Total batch withdrawal (1 item) \$100.00				
		Prenote none			
be '	* ≎ Amount * ≎	Prenote 🗘			
	▼ 100.00	No X			
			Prenote none		
Account number * \$	Account type * 💠	Amount * 🗘	Prenote 🗘		
987654321	Checking •	100.00	Yes 🗙 🗙		
Prenotes should	I be originated at least thi	ee business days pri	or to effective date.		

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

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

Complete the Pay To section.

# CORNERSTONE BANK

Pay to	Show Details Show Filter	Total batch deposit (0 items) \$0.00
Pay all		
Pay/Hold 🗘	Account* 🗢	Amount* 😂
Pay	Select an account	×
Add anothe	er pay to	
* Indicates rec	uired field	
Complete AC	CH Save for later Cancel	

lccount* ≎		
Select an account	v	
Select an account		
Cash Management Test Account		
	Select an account Select an account	

Note: The deposit and withdrawal amounts must be equal.



Complete ACH.

Pay to	Show Details Show Filter	Total batch deposit (0 items) \$0.00
Payall		
Pay/Hold 🔤	Account * 🗇	Amount * ≎
Pay	Select an account	×
+ Add anothe	r pay to	
* Indicates required Complete AC		

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





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

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

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





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

Digital signature instru	tions	Show 🗸
Device nickname	Jessica's IPhone	
RT number	091300719	
Amount	100.00 987654321	
Digital signature *	SHOW	
	* Indicates required field	
	Complete challenge Cancel	
	Can't scan the image?	

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



10:33		:::: 🗢 🚳
<b>&lt;</b> Back	One-Time Password	
	One-Time Password:	
	06293590	

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

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

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

Security challenge A one-time password security challenge is required to complete this transa	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	Hid	le 🔺	
<ul> <li>To generate a one-time password using your token, follow these steps:</li> <li>1. Press the ◀ button</li> <li>2. Token will display the <b>one-time password</b>, enter it below</li> </ul>			

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 duplic	ate 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 Cance	
Reference number	b5f45dd9d4
Effective date	Dec 14, 2023
Total withdrawal	
iotal withdrawal	\$100.00
Number of withdrawals	\$100.00
Number of withdrawals	1

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	ve as template	

Select Return to ACH activity or Save as template.



The ACH file appears in the Activity tab.

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

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

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

# CORNERSTONE BANK

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

Vendor Payments				
Description /endor Payments	Tax identification number Cornerstone Bank[xxxxx7720]			
Effective date Dec 14, 2023	Same day	Repeat		
Status Fransfer 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			
	JEGOIORBEITEET			
Batch	Company Cornerstone Bank[xxxxx7720]	Company description Vendor Pay		
Batch Name I-CCD-Vendor Pay Pay from Show Details Show	Company Cornerstone Bank[xxxxx7720]		Total batch v	vithdrawal (1 item) \$100.00
Batch Name I-CCD-Vendor Pay Pay from Show Details Show	Company Cornerstone Bank[xxxxx7720]		Total batch v Account type ≎	vithdrawal (1 item) \$100.00 Amount ≎ Reverse ≎
atch Iame -CCD-Vendor Pay Pay from Show Details Show Pay/Hold ≎ Name ≎ Ident	Company Cornerstone Bank[xxxxx7720] Filter	Vendor Pay		
atch Iame -CCD-Vendor Pay Pay from Show Details Show Pay/Hold ≎ Name ≎ Ident	Company Cornerstone Bank[xxxxx7720]	Vendor Pay Account number ≎	Account type \$	Amount ≎ Reverse ≎
aatch -CCD-Vendor Pay Pay from Show Details Show Pay/Hold ≎ Name ≎ Ident Pay Bentley LLC	Company Cornerstone Bank[xxxxx7720]	Vendor Pay Account number ≎	Account type \$	Amount ≎ Reverse ≎ 100.00 No
Satch Name I-CCD-Vendor Pay Pay from Show Details Show Pay/Hold ≎ Name ≎ Ident	Company Cornerstone Bank[xxxxx7720]	Vendor Pay Account number ≎	Account type ᅌ	Amount 🗘 Revers



## Import File

Under the Activity tab, import an ACH file.

New payment	New collection	Import file	Help
			•

Select the Import Type.

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

Activity	Templates	File import templates		
Import file				
Import ty	pe		● NACHA O Non-NACHA	
File locat	tion		Choose File No file chosen	
Tax ident	tification numbe	er	Select a company	v
Туре			Payroll - PPD	Ŧ
			Continue	

Note: NACHA stands for National Automated Clearing House Association.

Choose the file.

<u>Activity</u>	Templates	File import templates		
Import file				
Import type			● NACHA O Non-NACHA	
File locat	tion		Choose File No file chosen	
Tax ident	tification numb	er	Select a company	
Туре			Payroll - PPD 🔹	
			Continue	

Select the Tax Identification Number.

Tax identification number	Select a company
Туре	Select a company Cornerstone Bank[xxxxx7720] FARGOTEST[xxxxx7720]
	FARGUTESTIXXXX/1/20



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)
  - $\circ$  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
  - o Pass-thru

Туре	Payroll - PPD 🔹
	Payment
	Payroll - PPD
lelp Privacy Policy Security Notice Fraud Educa	Prearranged deposit - PPD Company - CCD Individual - CIE Vendor - CCD Remittance - CCD Corporate trade exchange - CTX Collection Prearranged payment - PPD Company - CCD Other Pass-thru

Validate the file.

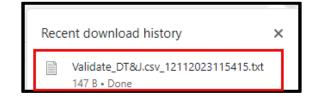
Import file		
Import type	● NACHA O Non-NACHA	
File location	Choose File DT&J.csv	Validate
Tax identification number	Cornerstone Bank[xxxxx7720]	
Туре	Company - CCD 💌	
	Continue Cancel	

The file downloads.



/	-			×
24	•			:.

Open the downloaded file.



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

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

Select Non-NACHA.

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

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

Choose the file.



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

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

Template	Create new template	
_	Create new template	

Select the Type from the drop down.

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

Туре		Payroll - PPD v		
			Payment Payroll - PPD	
Help Privacy Policy	Security Notice	Fraud Educati	Prearranged deposit - PPD Company - CCD Individual - CIE Vendor - CCD Remittance - CCD Corporate trade exchange - CTX Collection	

Select Continue.



Activity Templates	File import templates	
Import file		
Import type		O NACHA   Non-NACHA
File location		Choose File DT&J.csv
Template		Create new template *
Туре		Company - CCD *
		Continue

Create new file import template.

	port templa	ate				
Template name *		Tax identifica	ation number		Template group	
Template name is n		Cornerstone	Bank[xxxxx7720]	Ŧ	123	+ New
Type	equirea.	Incast desire	als into amounts			
Payment (Company	- CCD)	O Yes 🔹				
File format				Number of rows to exclud	le	
Delimited O	Fixed width			Header	Footer	
				1	0	
◯ Tab ◯ Sem	icolon 💿 Comma	Space O	Other			
Text qualifier						
Double quote - *	*					
File preview (Showing rows from	beginning and end	of file)				
Date Paid,Pay Ty	pe,Check No.,Sup	plier Name,Amount	t,Banking Account			
	51719, XPO Logist 51718, Voyager Ali		c",307.21,5000014497 8014497			
12/6/2023,CHECK,	51717,United Par	cel Service,393.2	24,5000014497			
12/6/2023,CHECK,	51715,Metal Tech	,13034.75,5000014				
	51714, "Magnum LT					
	51713,Jackson Pri 51712,Federal Exp					
12/6/2023,CHECK,	51711,Estes Expre	ess Lines,1112.11	1,5000014497			
Column 1	Column	2	Column 3	Column 4	Column 5	Column 6
(Exclude Column)	* (Exclud	e Column) v	(Exclude Column) *	(Exclude Column)	* (Exclude Column)	* (Exclude Column)
Mapping preview						
Exclude	Exclude	Exclude	Exclude		Exclude	Exclude
12/6/2023	CHECK	51719	XPO Logistics Freight,	, Inc	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	5 & L computer Service	es, Inc.	1551.50	5000014497
12/6/2023	CHECK	51715	Metal Tech		13034.75	5000014497
	onal values					
Туре		Value				
		Value *		×		
Type (None)				×		
Type (None)				×		
Type (None) Add value				×		
Type (None) + Add value Offset accou	nt options		set account	×		
Type (None) + Add value Offset accou	nt options	Y	set account	×		
Type (None) Add value Offset account Offset account	nt options	Y	set account	×		
Type (None) Add value Offset accout Offset accout Effective dat	nt options sefined in file e options	<ul> <li>Select offs</li> </ul>		×		
Type (None) Add value Offset accout Offset accout Effective dat	nt options	<ul> <li>Select offs</li> </ul>		×		
Type (None) Add value Offset accout Offset accout Effective dat	nt options sefined in file e options	<ul> <li>Select offs</li> </ul>		×		
Type (None) Add value Offset account Offset account Offset account Diffset account Offset account Offs	nt options defined in file e options Prompt for date	Select offs     Default current		×		
Type (None) Add value Offset account Offset account Effective dat Date in tile User access	nt options defined in file e options Prompt for date	Select offs     Default current	business date	x		
Add value Offset accout Offset account Offset account	nt options stitued in the e options • Prompt for date	Select offs     Default current	business date	×	2 JESSCA BEVILE	



Enter Template name.

<u>Activity</u>	Templates	File import template	S				
Import fi	le						
New	file impo	rt template					
Template	name *	Тах	identification number		Template group		
			rnerstone Bank[xxxxx7720]	•	123	•	+ New
Template	name is require	d.					

Select Yes or No to insert decimals into amounts.

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

The text qualifier is "double quotes".

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

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

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) v	(Exclude C	olumn) 🔹	(Exclude Column)	$\overline{\mathbf{v}}$	(Exclude Column)		(Exclude Column)	Ŧ	(Exclude Column)	•
(Exclude Column) Account number * Amount * Discretionary data	ıde	Exclude	Exclude				Exclude		Exclude	
Effective date Identification	ĸ	51719	XPO Logistics Fre	ight,	Inc		307.21		5000014497	
Name * Payment information	ĸ	51718	Voyager Aluminum				10000		5000014497	
Routing transit * Transaction code	ĸ	51717	United Parcel Ser	United Parcel Service			393.24		5000014497	
Transaction code (Custom)	v	51716	S & L computor So	nuico	s Inc		1551 56		E000014407	

Note: All files must include this data:

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



Column 1		Column 2		Column 3		Column 4		Column 5		Column 6	
Effective date	~	Transaction code	$\overline{\mathbf{v}}$	Routing transit *	*	Name *	$\overline{\mathbf{v}}$	Amount *	Ŧ	Account number *	*
Mapping preview											
Effective date	Tran	saction code	Rout	ing transit	Name				Amount	Account number	
12/6/2023	CHEC	к	5171	9	XPO Logi	stics Freight	, Inc		307.21	5000014497	
12/6/2023	CHEC	к	5171	в	Voyager	Aluminum			10000	5000014497	
12/6/2023	CHEC	к	5171	7	United P	United Parcel Service		393.24	5000014497		
12/6/2023	CHEC	к	5171	5	5 & L co	5 & L computer Services, Inc.		1551.56	5000014497		
12/6/2023	CHEC	к	5171	5	Metal Te	ch			13034.75	5000014497	

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

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

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

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

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

New file import template created.



Activity	Templates	File import templates				
New file	import temp	late				
Import File - Vendor Payments						
Template	•	Vendor	r Payments			
Туре		Payme	ent (Company - CCD)			
Effective	date	Data C	contained In File			
Transact	ion code	Data C	contained In File			
Routing	transit	Data C	contained In File			
Name		Data C	contained In File			
Amount		Data C	contained In File			
Account	number	Data C	contained In File			
Offset Ac	count	Data C	contained In File			
Back	Continue	ncel				

Click Back to make changes to the template or Cancel.

			Γ			
Back	Continue	Cancel		Back	Continue	Cancel

Click Continue.

Rack	Continue	Cancel
Back	Continue	Cancer

A report of Exception appears.

New file import templ	late			
Exceptions - 9	)			
Exceptions				
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	X Delete row			
Effective date	TT	ansaction code		Routing transit *
12/06/2023	SELECT		-	091300719 Q
				CORNERSTONE BANK
Name *	Ar	mount *		Account number *
XPO Logistics Freigh	nt, Inc	307.21		5000014497

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



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

Effective date	Transaction code	Routing transit *	
12/06/2023	i select	• 091300719	
		CORNERSTONE BANK	
Name *	Amount *	Account number *	
Metal Tech	13,034.75	5	
	Restore row		
Row 6			
	Transaction code	Routing transit *	
		Routing transit *	
Effective date	Transaction code	Routing transit *	

Once all exceptions are fixed, click Continue.



Find the template under File Import Templates.

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

Vendor Payments				E
Template name	Tax identification number		Template group 123	
Vendor Payments	Cornerstone Bank[xxxxx7720]		123	
Type Payment (Company - CCD)	Ves No			
File format		Number of rows to	exclude	
Delimited		Header	Footer	
		1	0	
🔿 Tab 🔿 Semicolon 🛞 Comma	Space Other			
These second sec				
Text qualifier Double guote - "				
Descent at	ment and future users 👘 Specific users			
	ment and future users Epecific users DAKOTA LARBON		JESSICA BENTLEY	
Casey Payne			JESUCA BENTLEY	
Casey Payne Field details	Dakota Larson		E JESECA BENTLEY	
Casey Payne Field details Effective date	DAKOTA LARSON		je je soca ren'iley	
Casey Payne Casey Payne Field details Effective date Transaction code	Data Contained in File Data Contained in File		B JESSCA BENTLEY	
Casey Payne	Data Contained In File Data Contained In File Data Contained In File Data Contained In File		🗧 JESSCA BENTLEY	
Casey Payne Casey Payne Field details Effective date Transaction code	Data Contained in File Data Contained in File		S JEISGA BENTLEY	
Casey Payne	Data Contained In File Data Contained In File Data Contained In File Data Contained In File		UESSCA BENTLEY	
Casey Payte Casey Payte Effective date Transaction code Routing transit Name	Dato Cat LARSON Data Contained in File		E JEISCA BENTLEY	
Casey Payne Casey Payne Field details Effective date Transaction cole Reveling transat Nume Amount	Data Contained in File Data Contained in File		U JEISCA BENTLEY	

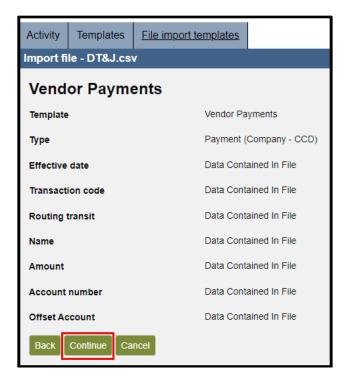
Click Send to import a file for this template.



Ac	tivity	Templates	File import templates				
	Templ	ate group 🔺	Template name 💲	File type 💠	Туре 🗘	Status 💠	Report
*	123		Vendor Payments	Non NACHA	Payment	Not applicable	Send Edit Delete

Choose the file and click Continue.

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



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



## Edit Template

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

ivity Templates	File import templates				
Template group 🔺	Template name ᅌ	File type 💠	Type ᅌ	Status ᅌ	Re
123	Vendor Payments	Non NACHA	Payment	Not applicable	Send Edit D
Activity Templates	s <u>File import templates</u>				
Vendor Payr	nents				Undo all changes
Template name *	Tax identification r	number		Template group	
Vendor Payments			٣	123	
<b>Type</b> Payment (Company - 0	CCD) Insert decimals int CCD) O Yes O No	to amounts			
File format			of rows to exclude		
Delimited		Header 1		0	
○ Tab ○ Semico	lon 🖲 Comma 🔿 Space 🔿 Othe	er			
Text qualifier					
Double quote - "	v				
User access	O All current and future users	Specific users			
User access	All current and future users	Specific users			
	All current and future users			JESSICA BENTLEY	
Deselect al Casey Payne				JESSICA BENTLEY	
Deserved at Casey Payne		DAKOTA LARSON		JESSICA BENTLEY	
Deselect al Casey Payne	Data			JESSICA BENTLEY	
Casey Payne Gasey Payne Field details Effective date	Data Data	DAKOTA LARSON		JESSICA BENTLEY	
Casey Payne  Field details  Effective date  Transaction code	Data Data Data	DAKOTA LARSON		JESSICA BENTLEY	
Descent all     Casey Payne      Field details      Effective date      Transaction code      Routing transit	: Data Data Data Data	DAKOTA LARSON a Contained In File a Contained In File a Contained In File		JESSICA BENTLEY	
Deservent and     Casey Payme      Field details      Effective date      Transaction code      Routing transit      Name	, Data Data Data Data Data	DAKOTA LARSON		JESSICA BENTLEY	
Casey Payne Casey Payne Field details Effective date Transaction code Routing transit Name Amount	Data Data Data Data Data Data Data	DAKOTA LARSON		JESSICA BENTLEY	
Casey Payne Casey Payne Field details Effective date Transaction code Routing transit Name Amount Account number	: Data Data Data Data Data Data Data	DAKOTA LARSON a Contained In File a Contained In File		S JESSICA BENTLEY	
Deservent and     Casey Payme     Casey Payme     Field details     Effective date     Transaction code     Routing transit     Name     Amount     Account number     Offset Account	Data Data Data Data Data Data Data Data	DAKOTA LARSON a Contained In File		S JESSICA BENTLEY	
Casey Payne Casey Payne Casey Payne Field details Effective date Transaction code Routing transit Name Amount Account number Offset account	Data Data Data Data Data Data Data Data	DAKOTA LARSON a Contained In File		JESSICA BENTLEY	
Casey Payne Casey Payne Casey Payne Field details Effective date Transaction code Routing transit Name Amount Account number Offset Account  Offset account defi Effective date	Data Data Data Data Data Data Data Data	DAKOTA LARSON a Contained In File count		JESSICA BENTLEY	
Casey Payne Casey Payne Casey Payne Field details Effective date Transaction code Routing transit Name Amount Account number Offset account  Offset account defi Effective date	Data Data Data Data Data Data Data Data	DAKOTA LARSON a Contained In File count		JESSICA BENTLEY	

Click Save when done modifying the template.



## Delete Template

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

Activ	rity Templates	File import templates				
T	emplate group 🔺	Template name ᅌ	File type 💠	Туре 🗘	Status 🗇	Report
✓ 1	23	Vendor Payments	Non NACHA	Payment	Not applicable	Send Edit Delete

Activity Templates	File import templates				
Vendor Payme	ents				
Template name Vendor Payments		ntification number tone Bank[xxxxx7720]		Template group 123	_
<b>Type</b> Payment (Company - CCI		ecimals into amounts No			
File format			Number of rows to exe	clude	_
Delimited			Header 1	Footer 0	
Tab Semicolon Text qualifier Double quote - "	Comma Space	Other			
User access	<ul> <li>All current and futu</li> </ul>	re users			
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	rn to File import templates				



## File Import Templates

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

⊕ Import file	emplate 🍞 Edit template group Help
Activity Templates <u>File import templates</u>	
Import file	
Import type	NACHA     Non-NACHA
File location	Choose File No file chosen
Tax identification number	Select a company 💌
Туре	Payroll - PPD 🔻
	Continue
Activity Templates File import templat	<u>es</u>
New file import template	
Import type	● NACHA O Non-NACHA
	Continue Cancel



Activity Templates File import templates		
Edit template group		
Tax identification number		
Cornerstone Bank[xxxxx7720]		
Find template group		
Template group name *	Templates in use	Delete
123	1	
qq	0	×
Sample	0	×
Test	0	×
Save		

### Search Templates

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

Search templates	
Template group	
Template name	
Туре	_
All types	<b>*</b>
Tax identification number	
All	T
File type	
All	Ŧ
Search Clear search	

Select the Type from the drop down.

- All •
  - o All types
  - All paymentsAll collections

# CORNERSTONE BANK

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

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

Select the File Type from the drop down.

- All
- NACHA
- Non NACHA

File type	
All	
All	
NACHA	
Non NACHA	

Click Search.



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

### Repeat

Customers may set up to repeat an ACH.

From the Internal Transfer page, check Repeat.

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

Select the Frequency from the drop down.

- Weekly
- Every two weeks
- Twice monthly
- Monthly



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

2/6/2024	SELECT	✓ Repeat
Weekly	•	
Weekly		
Every two weeks	s	
Twice monthly		
Monthly	e	s
Every two mont	hs	
Quarterly		ECT
Every six month	s	LECT
Annually		

The user selects how long to repeat the transfer.

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

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

Select Preview Transfer or Add To Batch.

Payments & Transfers	
Internal ACH Wire Bill Pag	У
Create A Transfer	
	Complete the following to transfer funds between accounts at this institution.
From account *	Cash Management Test Account XXXXXX2222
	Available balance: 5
To account *	CORNERSTONE BANK TESTING ACCOUNT XXXXX3333
	Available balance: \$
Date *	2/6/2024 🛗 SELECT 🗌 Repeat
Amount *	
Description	
	* Indicates required field
	Preview Transfer Add To Batch



From the Activity page, select Copy.

Payr Intern ACH			ansfers Bill Pay					+ New payment
Activ	<u>ity</u> Temp	lates	File import templates					
Da	ate 🖕	Descri	ption 🗘	Status 🗘	Withdrawal 💲	Deposit 🗘	Туре 🗘	Report
🖌 Ja	an 29, 2024	Test_R	eversal	Processed	1.00	1.00	Other	
<b>•</b>	an 26, 2024 ime day	Test		Processed	1.00	1.00	Payment	Сору

Click Repeat.

Payment	s & Transfer	S					
Internal <u>A</u>	CH Wire Bill	Pay					
ACH							
							🔒 Print Help
Activity Ter	mplates File impo	rt templates					
Test						Undo a	all changes
Description *		Tax identificati	on number				
Test		Cornerstone B	ank[xxxxx7720]	Ŧ			
Effective date	*						
2/6/2024	🛗 SEL	CT 🗹 Same day	Repeat	]			
<b>Type</b> Payment (Com	pany - CCD)	Total withdraw \$1.00	ai	Total deposit \$1.00			
Batch							
Processed							
Name		Company		Company description			
1-CCD-Test		Cornerstone Ba	nk[xxxxx7720]	Test			
Pay from Pay all Pay/Hold \$	Show Details Sho	<i>n</i> Filter			Total	batch withdrawal (1 ite	em) \$1.00 mount*≎
Pay/Hold ©	Cash Management	lest Account		•		A1	1.00 ×
	Casil Management	esi Account		•			1.00
+ Add anothe	pay from						
Pay to	Show Details Sho	w Filter			т	otal batch deposit (1 ite	em) \$1.00
Pay all							Prenote none
Pay/Hold ≎	Name * \$	Identification \$	Routing transit * \$	Account number * ≎	Account type * 🜣	Amount* 🗘 I	Prenote ≎
Pay	Cornerstone		091300719 Q	33333333	Checking •	1.00	ND X
+ Add anothe	pay to						
* Indicates req	lired field						
		Cancel					

# CORNERSTONE BANK

Select the Frequency from the drop down.

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

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

Select the end date from the calendar.

Activity Templates	File import terr	plates			
Test					Undo all changes
Description *		Tax identification numbe	r		
Test		Cornerstone Bank[xxxxx]	7720]	Ψ	
Effective date *					
2/6/2024	SELECT	Same day	Repeat		
Frequency		End date			
Daily	•		SELECT		
Туре		Total withdrawal		Total deposit	
Payment (Company - CCD)	)	\$1.00		\$1.00	
Batch					
Processed					
Name		Company		Company description	
1-CCD-Test		Cornerstone Bank[xxxx77	720]	Test	

Select Complete ACH or Save for later.



* Indicates	* Indicates required field					
Complete	e ACH	Save for later	Cancel			

From the ACH Templates page, select Edit.

Pa	yments & Tr	ansfers			
Int	ternal <u>ACH</u> W	/ire Bill Pay			
AC	н			🕂 New pay	yment template + New collection
Ac	ctivity <u>Templates</u>	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 <u>Templates</u> File	import templates			
Test				Undo all changes
Template name *	Tax identification n	umber	Template group	
Test	Cornerstone Bank	xxxxx7720]	▼ 123	▼ ► New
<b>Type</b> Payment (Company - CCD)	Repeat	From amount	To amount	
Total withdrawal \$1.00	<b>Total deposit</b> \$1.00			

Select the Frequency from the drop down.

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



- Every six months
- Annually

Test					Undo all changes
Template name *	Tax identificati	on number	Ter	mplate group	
Test	Cornerstone E	Bank[xxxx7720]	• 12	23 🔻	+ New
Туре		From amount	То	amount	
Payment (Company - CCD)	Repeat				
Frequency					
Daily v					
Daily	Total descent				
Weekly Every two weeks	Total deposit \$1.00				
Monthly Every two months					
End of month					
Quarterly Every six months Annually	O All current and future users	<ul> <li>Specific users</li> </ul>			

Click Save.



#### Reversal

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

Click on Reverse.

Payr	nents	s & Tr	ansfers					
Intern	al <u>A(</u>	<u>ch</u> w	/ire Bill Pay					
ACH								
								New payment
Activit	<u>y</u> Ten	nplates	File import templates					
Da	te 🚽	Descri	ption 🗘	Status 🗘	Withdrawal 💲	Deposit 🗘	Туре 🗘	Report
×	26, 2024 ne day	Test		Processed	1.00	1.00	Payment	Copy

The following page appears.



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

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

Pay to	Show Details	Show Filter				Total batch deposit (1 it	em) \$1.00
Pay/Hold 0	Name 0	Identification 0	Routing transit 0	Account number 0	Account type 0	Amount 0	Reverse 0
Pay	Cornerstone		091300719	3	Checking	1.00	No

Click Reverse ACH.



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

BOB creates the Reversal file.

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

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



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

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

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				
	Complete chancinge Concer				
One-time password	instructions	Hide 🔺			
To generate a one-time p	assword using your token, follow these steps:				
1. Press the   button					

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

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

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

The following screen appears – the reversal was processed successfully.

# CORNERSTONE BANK

Payments & Transfers	Payments & Transfers							
Internal <u>ACH</u> Wire Bill Pay								
АСН		🔒 Print	Help					
Activity Templates File import templates								
Test_Reversal was processed successful	ly .							
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 🔤 F	Forward 🕵 IM						
ACHOperations@cornerstonebanks.net ACH Operations; 🗌 m-							
Transfer Notification							
20231204-1454-42521	465.TXT Reversal rec	eived from R	on 12/07/2023 1	has passed all origination steps without			
exception.							
	10/07/0000						
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@corn	erstonebanks.net						

The reversal shows pending origination.



A	СН									New payment
A	<u>Activity</u>	Temp	olates	File import	templates					
	Date ,		Descri	ption 🗇	5	status ≎	Withdrawal 💠	Deposit 🗘	Туре ≎	Report
~	Jan 29	, 2024	Test_R	eversal		ending rigination	1.00	1.00	Other	
~	Jan 26 Same da		Test		F	rocessed	1.00	1.00	Payment	Copy Reverse

Click on the Description to see batch details.

ACH						
Activity Templates	File import templates					+ New payme
Date 🗸 Descripti		Status ≎	Withdrawal 💲	Deposit 🗘	Туре ≎	Repo
✓ Jan 29, 2024 Test_Rev	ersal	Pending Origination	1.00	1.00	Other	
Jan 26, 2024 Same day Test		Processed	1.00	1.00	Payment	Copy Revers
Payments & Transfer	rs					
ACH	II Pay					
Activity Templates File imp	ort templates					🔒 Print He
Test_Reversal						Report
Description Test_Reversal	Tax identification num Correctione Bank(loopo					
Effective date Jan 29, 2024						
Status Pending Origination	<b>Type</b> Other (Reversal)		Total withdrawal \$1.00	Total deposit \$1.00		
Batch Pending Origination						
Name 1-CCD-REVERSAL	Company Cornerstone Bank(xxxxx	d720j	Company description REVERSAL			
Pay from Show Details Sho	sw Filter				Total batch with	drawal (1 item) \$1.00
Name c Identificatio	n c Routing trans	it o	Account number 0	Account t	ype o	Amount o
Cornerstone	091300719			Checking		1.00
Pay to Show Details Sho	ow Filler				Total batch o	Seposit (1 item) \$1.00
Name 0	Identification 0	Routing transit 0	Account number 0	Acc	ount type 0	Amount 0
Cash Management Test.A	091300719 0	91300719	2	Che	cking	1.00
Return to ACH activity						



### Wire Transfer

Initiate, inquire and change wire transfers online.

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



### Inquire Wire Transfer

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

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

Select Wire Transfer Criteria		
Inquire Wire Transfer	Transfer Type:	Outgoing 🗸
Change Wire Transfer	Transfer Description:	
O New Wire Transfer	Date Range:	12/11/2023 📅 To
O New Wire Transfer Using Existing Transfer	Amount Range:	То
O Delete Wire Transfer	Client Name:	
Review Wire Transfer	Reference Number:	
Import Wire Transfer	Wire Number:	
Import Wire Using Template	From Account Number:	
O Wire Transfer Template		
O Foreign Exchange Contract		
O Multiple Wire Transfer Using Template		
	Submit	

Exceptions and confirmations for outgoing wires.

Outgoing Wires - JESSIC	BENTLEY					
Exceptions for Outgoing	Wires					
Transfer Description	Effective Date	Beneficiary	Amount	Status		Details
Payroll - 2	12/12/2023	Katie Bell	\$2.00	File not origin	ated: Exceeded Limit	Wire Type: Domestic Issued By: JESSICA BENTLEY From Account: Cash Management Test Account Reference Number: a444236992
						Placement Date: 12/12/2023 11:46:40 AM
Vendor Payment -1	12/12/2023	Jessica Bentley	\$1.00	Disapproved		Wire Type: Domestic Issued By, JESSICA BENTLEY From Account: Cash Management Test Account Reference Number: 7a04aceb4 Placement Date: 12/12/2023 11.21.30 AM
Confirmations for Outgoin Date	Beneficiary	IMAD	Amount	Reference Number	Status	Wire Number
Dec 12, 2023	Katie Bell		\$1.00	ee440e784b	Disapproved	<u>45880</u>



## Change Wire Transfer

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

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

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

The Wire List appears. Select the wire.

Wire List - JESSICA BENTLEY	🗖 崇 🖬				
Transfer Description	Effective Date	Beneficiary	Amount	Status	Details
Vendor Payment	12/15/2023	Jessica Bentley	\$1,500.00	Saved	Wire Type: Domestic Issued By: JESSICA BENTLEY From Account: Cash Management Test Account Reference Number: Sbe4132beb Placement Date: 12/11/2023 03:43:20 PM

Make the appropriate changes and click save or process.

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

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

### The following screen appears.

New Domestic Wire Transfer - JESSICA BENTLEY			_		۲ 🗧
* Transfer Description:		Recurring Frequency:		None	~
* Transfer Start Date:					
* Amount:		* From Account:	Cash Management Test Account		~
Tax Identification Number:	CORNERSTONE BANK TESTING [XXX-XX-7720]				
Beneficiary					
* Identification Type:	DDA Account Number 🗸	Message To Beneficiary:			
* Identification Number:					
* Name:					
* Address:					
		Beneficiary Reference:			
Beneficiary Institution					
* Identification Type:	Fed Routing Number	Name:			
* Identification Number:	A4	Address:			
					-
Receiving Institution	**				
* Routing/Transit number:	89				
Institution Name:					
(* Indicates Required Fields)					
( muicares required rields)					
	Save	Cancel			

Complete the required fields for the wire transfer.

- Transfer Description
- Transfer State Date
- Amount
- From Account
- Identification Type
- Identification Number (account number for beneficiary)



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

Wire			
New Domestic Wire Transfer - JESSICA BENTLE	Y		, se en
* 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:	
- identification number.	CORNERSTONE BANK	Address.	
			FARGO ND
Receiving Institution			
	091300719 🎢		
* Routing/Transit number:	CORNERSTONE BANK		
Institution Name:	CORNERSTONE FARGO		
(* Indicates Required Fields)	Save	Cancel	

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

* Identification Type: * Identification Number:		Fed Routing Number	Nar Ado
dentification Number: eceiving Institution Routing/Transit number:	Institution Search R/T number Institution Name City State Cancel		

Wire		
🖬 🍃		
Successfully Saved Vendor Payment was saved success	fully	
Wire Transfer Summary		•
Transfer Description:	Vendor Payment	
Effective Date:	12/15/2023	
Amount:	\$1,500.00	
Reference Number:	5be4132beb	
		Done



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		
	091300719				
* Identification Number:	CORNERSTONE BANK	Address:			
			FARGO ND		
Receiving Institution					
	091300719				
* Routing/Transit number:	CORNERSTONE BANK				
Institution Name:	CORNERSTONE FARGO				
(* Indicates Required Fields)					
	Save	Cancel			

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

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

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



12:25 🕣		🗢 100						
	Applications	٢						
	One-Time Password							
Digi	ital Signature							
Add another token								
Remove a token								
11:52		all LTE 💷						
Cancel	Digital Signature							
RTN Amt	09130071 1.00	9						

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

Enter the numbers and click Complete Challenge.

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

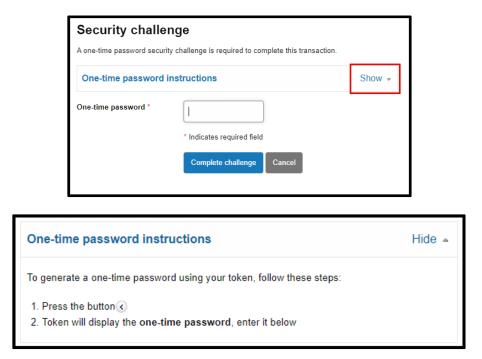
Use the DIGIPASS app or hard token to complete the one-time password.



	11:21 🕣		::!! 🗢 100	
<b>く</b> Back		One-Time Password		1
		One-Time Password:		
		68968208		
	ity challe	-		
	ne password securit	y challenge is required to complete this nstructions		Show 👻
Device nic	ckname password *	Jessica's iPhone          I         "Indicates required field         Complete challenge       Cancel	I	

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

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







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

Security challenge					
A one-time password security	challenge is required to complete this transac	tion.			
One-time password ins	structions	Show 👻			
One-time password *	Ι				
	* 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.						
For the Wire transfer to continue p Client Limit Exceptions This transfer requires approval be	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.



	↑ ↓ <u>Q</u> + ÷	1.			ACH Limit Check	- Warning	Pending Financial Instit	ution Revi	ew - Message (HTML)
File Messa	je Mimecast Acrobat Q T	ell me what you want to do							
lgnore X SJunk → Delete Delete	Reply Reply Forward Respond	<ul> <li>✓ New Pricing 2024 ♀ To Manager</li> <li>☑ Team Email ✓ Done</li> <li>♀ Reply &amp; Delete ♀ Create New</li> <li>Quick Steps</li> </ul>	T⊊ Move	Rules *	Mark Categorize Unread Tags	Follow Up +	Translate ↓ Select → Editing	Zoom Zoom	Phish Alert Report Phish Alert
	ACHOperations@cornerstonebanks.net ACH Operations; Sm S.com; Grg Com +								
The debit tota Thank you,	ach received from K ceeded the following ACH reviev al allowed to be settled for 12/14/ as@cornerstonebanks.net			financial inst	itution review.				

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

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

Payments & Transfers						
Review (1)		Hide 🔺				
Wire						
Description	Reason	Amount				
Payroll - 2	Multiple Limits	1.00				
	Approve Dis	approve				

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

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



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

Ρ	Payments & Transfers					
F	Review (1) Hide 🖌					
	Wire					
	•	Description	Reason	Amount		
		Payroll - 2	Multiple Limits	1.00		
			Approve Disapprove			

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

12:25 🕣		::!! 🗢 100
	Applications	٢
	e-Time Password	
Dig	ital Signature	
Add	d another token	
Rer	move a token	

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



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

Enter the numbers and click Complete Challenge.

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

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

	11:21 🕣 🗸 Back	One-Time Password	···! ? 100	
		One-Time Password:		
		68968208		
Security ch	-	e and the second s	e this transaction.	
One-time pass	word instr	uctions		Show -
Device nickname	J	Jessica's iPhone		
One-time password	*			
		Indicates required field		
	l	Complete challenge Ca	ancel	

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.

# CORNERSTONE BANK

Ρ	Payments & Transfers				
	Review (0)				
	Wire				
	<ul> <li>Your wire transfer has been approve</li> <li>Payroll - 2</li> </ul>	ed:	×		
	Description	Reason	Amount		
	There are no transfers requiring review.				

From: noreply@cornerstonebanks.net <noreply@cornerstonebanks.net></noreply@cornerstonebanks.net>
Sent: Tuesday, December 12, 2023 11:51 AM
To: Wires < <u>Wires@cornerstonebanks.net</u> >
Subject: Wire Limit Check - Warning!
Warning! Payroll - 2 (Reference Number: ee440e784b) received from C 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	Wire					
•	Description		Reason	Amount		
	Vendor Payment -1		Multiple Limits	1.00		
		Approve	Disapprove			

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



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

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

Pa	Payments & Transfers					
R	eview (	1)			Hide 🔺	
,	Wire					
		Description		Reason	Amount	
		Vendor Payment -1		Multiple Limits	1.00	

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





#### Security Challenge

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

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

Enter the numbers and click Complete Challenge.

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

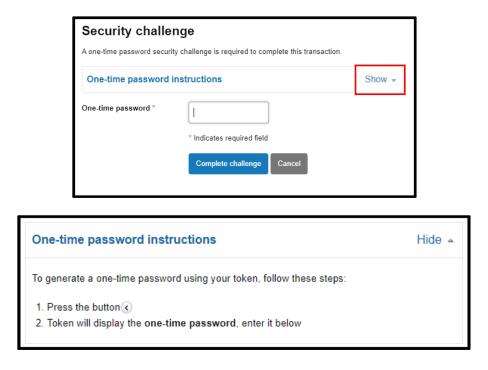
Use the DIGIPASS app or hard token to complete the one-time password.



	11:21 🕣	1	• 🗢 100	
	K Back	One-Time Password		
		One-Time Password: 68968208		
	word security of	challenge is required to complete th	is transaction.	
One-time pa	assword ins	structions		Show 👻
Device nicknan	ie	Jessica's iPhone		
One-time passv	vord *	I Indicates required field Complete challenge Cance	əl	

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					
	ty challenge is required to complete this trar	isaction.			
One-time password	instructions	Show 👻			
One-time password *	1				
	* Indicates required field				
	Complete challenge Cancel				

The following screen appears - wire disapproved.

Thank you,

noreply@cornerstonebanks.net

Payments & Transfers		
Review (0)		Hide 🔺
Wire		
<ul> <li>Your wire transfer has been disappro</li> <li>Vendor Payment -1</li> </ul>	oved:	×
Description	Reason	Amount
There are no transfers requiring review.		
From: noreply@cornerstonebanks.net <noreply@corner: Sent: Tuesday, December 12, 2023 11:49 AM To: Wires &lt;<u>Wires@cornerstonebanks.net</u>&gt; Subject: Wire Transfer Disapproved</noreply@corner: 	stonebanks.net>	
Vendor Payment -1 received from C Reviewer: Katie Bell	on 12/12/2023 has been	disapproved and will not be originated.



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

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

The Wire List appears. Click on the wire.

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

Make the appropriate changes and click save or process.



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

# Delete Wire Transfer

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

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

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

The Wire List appears. Click on the wire.

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



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

Wire				
1 of 2 1	- Domestic Wire Details	2 - Delete Confirmation		
Step 1 - Domestic	: Wire Details			뵭 🕐
Vendor Payment	t			
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 Nu	mber:	CORNERSTONE BANK TESTING [XXX-XX-7720]		
Transfer Status:		Saved		
Beneficiary				
Identification Type:		DDA Account Number	Message to Beneficiary:	
Identification Numbe	r.	123456789		
Name:		Jessica Bentley		
Address:		123 Main St		
		Minot, ND	Beneficiary Reference:	
		58703		
Beneficiary Instit	tution			
Identification Type:		Fed Routing Number	Name:	CORNERSTONE BANK
Identification Numbe	r.	091300719	Address:	
				FARGO ND
Receiving Institu	ition			
Routing/Transit num	ber:	091300719		
Institution Name:		CORNERSTONE FARGO		
		Done	Cancel	

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

### Review Wire Transfer

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

- Transfer Description
- Date Range
- Amount Range

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

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.

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

Choose the file and click Next.

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

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
O Inquire Wire Transfer
C Change Wire Transfer
O New Wire Transfer
O New Wire Transfer Using Existing Transfer
O Delete Wire Transfer
O Review Wire Transfer
O Import Wire Transfer
Import Wire Using Template  Existing Template
O New Template
○ Delete Template
O Wire Transfer Template
O Foreign Exchange Contract
O Multiple Wire Transfer Using Template
Submit

#### Wire Transfer Template

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

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

Select Wire Transfer Criteria				
O Inquire Wire Transfer	Template Name:			
Change Wire Transfer	Wire Type:	Al	1	~
O New Wire Transfer	Template Group:		A	· •
O New Wire Transfer Using Existing Transfer				
O Delete Wire Transfer				
O Review Wire Transfer				
O Import Wire Transfer				
O Import Wire Using Template				
Wire Transfer Template				
◯ Foreign Exchange Contract				
O Multiple Wire Transfer Using Template				
Sub	mit			

#### Foreign Exchange Contract

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

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



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

#### The Foreign Exchange Contract List appears.

Foreign Exchange Contract List - C					■ 🖗 🖻 🖬
Description	Currency	Beneficiary Delivery Date	USD Amount	Status	New Transfer
BOB FX TESTING	BAM	Aug 31, 2023	\$2.00	Cancelled	
BOB TESTING FX	CAD	Aug 30, 2023	\$2.00	Processed	

# Multiple Wire Transfer Using Template

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

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

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

# **Bill Pay**

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



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



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

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

The main page appears.

Õ						Ŀ	lelp   <u>Sign Out</u>
CORNERSTONE BANK							
		Payment Center	Ad	d a Bill	Bill History	Manage My B	ills Messages
Welcome Customer Name Monday, December 11, 2023							
Payment Center							
Pay Bills	_		?	Bill Re	minders		
Pay From CASHIERS C							
Preferred Account Available Balance \$				your	bills are due. \	inders to help yo We alert you of a	ny electronic
Add/Manage Groups				versi	ons of your bil	ls you've set up t	00.
[-] Unassigned Billers					Set	Up Reminders	
Features Biller Name	Amount	Pay Date					
BMI NP BMI 3781 *3781	\$			Pendir	ng   Unapprov	red	
Don's Pest Control *6789	\$						
Excel Energy *2222	\$				have no unapp at this time.	roved payments	for the last 45
	\$			To vi	ew unannrove	d payments that	are older than
	S					All Unapproved F	
	\$				View All L	Inapproved Payn	<u>nents</u>
	\$						
	\$			Recen	t Payments		
	s			You I days		any payments in	n the last 45
	\$			uuje		w Bill History	
					<u></u>	<u>W Dill History</u>	
		Make Payment	is				
For Online Bill Pay Customer Service, ca	II 866-845-4781	between the hours of	of 6:0	0 a.m 1	12:00 a.m. Cer	ntral Time, 7 days	a week.
Security & Privacy     Copyright © 2023, Cornerstone Bank. All Right	hts Reserved.					Terms & Condit	ions   <u>Messages</u>



#### Pay Bills

Under the Payment Center, select the pay from account.

CORNERSTONE BANK			<u>Help</u>	<u>Sign Out</u>
	Payment Center	Add a Bill Bill History	Manage My Bills	Messages

Õ					Help   Sign Out
CORNERSTONE BANK					
		Payment Center	Ad	d a Bill Bill History I	Manage My Bills Messages
Welcome Customer Name Monday, December 11, 2023					
Payment Center			_	[	
Pay Bills	_	(	?	Bill Reminders	
Pay From CASHIERS C   Preferred Account  Available Balance \$  Add/Manage Groups					ders to help you track when alert you of any electronic rou've set up too.
[-] Unassigned Billers					
Features Biller Name	Amount	Pay Date		Set Up	Reminders
BMI NP BMI 3781 *3781	S			Pending   Unapproved	
Don's Pest Control	\$				
Excel Energy *2222	\$			You have no unapprov days at this time.	ved payments for the last 45
	s			To view unapproved p	avments that are older than
	s			this, click the View All	Unapproved Payments link.
	s			<u>View All Una</u>	pproved Payments
	s				
	s			Recent Payments	
	s			You have not made ar davs.	ny payments in the last 45
	s			uays.	
				View I	Bill History
		Make Paymen	te		
		make Paymen			
For Online Bill Pay Customer Service, cal Security & Privacy. Copyright © 2023. Cornerstone Bank. All Right		between the hours	of 6:0		al Time, 7 days a week. rms & Conditions_   Messages

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

To start making payments, se	elect the type of bill you want to add, and click Continue. More about who I can pay	
Who do you want to pay?	O Company	
	O Person	
		Continue Cano

Add a company to pay. Enter the Biller Name.



Add a Bill Quick Add a Company o To start making payments, selv Who do you want to pay?	er Person to Pay ect the type of bill you want to add, and click Continue. <u>More about y</u> Company Person	who I can pay Continue Cancel
CORNERSTONE I	Bank	Help   <u>Sign Out</u>
Add a Bill Quick Add a Company of To start making payments, sel Who do you want to pay?	or Person to Pay lect the type of bill you want to add, and click Continue. <u>More about</u> Company Person	Ø
Search To find the company you w	rant to add, enter the information and click Search. We'll try to find a Biller Name As it appears on bill If you prefer, you can <u>enter all the informa</u>	

Complete the following:

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

Click Add Bill.

O	Help   Sign Ou
CornerStone Bank	
Add a Bill Add Additional Information	0
	v
We did not find a match for Bertley LLC. Please enter the information for the company you want to pay. Y accurate to ensure that your payment is credited on time and to the correct account. This information may you've received. You can also <u>search for another company</u> .	
Asterisks (*) indicate required information.	
* Biller Name Bentley LLC	C
Vihat abould 1 type?	
* Account Number What if I don't have an account number?	
* Confirm Account Number	
* Biller Address 1	
Biller Address 2	
* Biller City / State	~
* Biller ZIP Code	
* Biller Phone Number ()	Add Bill Cance



Add a person to pay. Click Continue.

Add a Bill Quick Add a Company or Person to Pay	3
To start making payments, select the type of bill you want to add, and click Continue. <u>More about who I can pay</u> 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		3
Please enter the information for the person you want t credited on time and to the correct account. This infor Asterisks (*) indicate required information.		
Astensio () 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.



Biller Name		Amount	Pay Date						0		0 110
BMI NR BMI 3781	S	10.00	12/18/2023							٦	x
*3781					1	De		aba	- 20		
		Add Invoices							T 20.	25	
Don's Pest Control	s	200.00	12/18/2023		- <sup>&gt;</sup>	IVI	-	vv	1	-	S
*6789	Г	Add Invoices	1		, s	4	5	c	7	1	2
	5	100 11101000			10	4	_	-	14	_	Ŭ.
Excel Energy	s				17	18					
	s										
					31	20		- '	20		Ĩ
						J	anu	arv	202	4	
	S				s		Т		т	F	s
	s				1	1	2	3	4	5	6
	¢				7	8	9	10	11	12	13
	<u>،</u>				14	15	16	17	18	19	20
	\$				21	22	23	24	25	26	27
	s				28	29	30	31			
	م										
	۵		L		Blue	dat	es a	re a	vaila	ble	
	3MI UP BMI 3781 3781 Don's Pest Control 8789	SMI 3781 S STRI 3781 Don's Pest Control S 6789 Excel Energy S 2222 S S S S S S S	3MI       \$ 10.00         JP BMI 2721       \$ 10.00         3781       Add Invoices         Don's Pest Control       \$ 200.00         6789       Add Invoices         Excel Energy       \$         2222       \$         S          S          S          S          S	3MI       \$       10.00       12/18/2023         3781       Add Invoices         200n's Pest Control       \$       200.00       12/18/2023         6789       Add Invoices         Excel Energy       \$	3MI       \$       10.00       12/18/2023         3781       Add Invoices         200n's Pest Control       \$       200.00       12/18/2023         6789       Add Invoices         Excel Energy       \$	SMI       \$ 10.00       12/18/2023         ST81       Add Invoices         SON'S Pest Control       \$ 200.00       12/18/2023         6789       Add Invoices       3         Excel Energy       \$	SMI       \$       10.00       12/18/2023       Image: constraint of the second sec	SMI       \$       10.00       12/18/2023       Image: Construct of the state of t	SMI       \$       10.00       12/18/2023         3781       Add Invoices       December         Don's Pest Control       \$       200.00       12/18/2023         Add Invoices       Add Invoices       3       4       5         Excel Energy       \$	Biller Name         Amount         Pay Date           3MI         \$         10.00         12/18/2023         Image: Construct of the state of the sta	Biller Name         Amount         Pay Date           3MI         \$ 10.00         12/18/2023         Image: Construct of the state o

Add invoices under a biller.

Payment Center Manage Invoice Informat	ion				0			
Biller 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			
Invoice Number Invoice:	Amount	I have not added	Descriptio					
Discoun	t: \$							
					Add Invoice Cancel			
					Save Cancel			

# **Bill Reminders**

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





Select from the list of billers.

Manage My Bil								
Add and Chan	ige Bill Options	9						
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 v	Available options vary based on the features that the biller offers and the information you've already set up for your bill.							
Biller Name Se	elect From List							
	elect From List							
	MI *3781 on's Pest Control *6789	)						
	xcel Energy *2222	-4781 between the hours of 6:00 a.m 12:00 a.m. Central Time, 7 days a week.						
🗿 <u>Security &amp; F</u>		Terms & Conditions   Messages						
Copyright © 2023 🛌		/ed.						
N-								
S								
L								

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

Select one of the following:

• Add an automatic payment

# CORNERSTONE BANK

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

*S	end First Payment On	
	*Payment Frequency	Select a frequency 🗸
	Send Payments Until	Select a frequency
	cond r djinonic ondi	Weekly
	(	Every 2 weeks
	(	Every 4 weeks
		Twice a month
Va		Monthly
10	ı can also receive email	Every 2 months
		Every 3 months
	Email address	Every 6 months
	ſ	Annually
		, cinan no mion no pay

• Set up reminders for this bill

# CORNERSTONE BANK

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

	*Bill Received	Select a frequency 🗸	
	I Amount Due \$	Select a frequency	
ypica	TAIllouint Due 5	Every 2 weeks	
ant to	be reminded of	Every 4 weeks	
	this bill	Twice a month	
		Monthly	
e vour	email address and	Every 2 months	le
	,	Every 3 months	
	*Email address	Every 6 months	
	Entin dutress	Annually	Ì
			1

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

• Update biller information



Biller Name Excel Energy *2222 V
/hat 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 Excel Energy
Nickname
Category Utilities
Account Number *2222 To change, type the entire number
Confirm Account Number *2222
*Address 1 2280 45th st s
Address 2
*City fargo
*State/ZIP Code ND - North Dakota
*Biller Phone Number 701-364-9630
Account Number — For your protection, we show only part of your account number.
Save Changes Cancel

• Delete this biller



### Pending | Unapproved

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



# CORNERSTONE BANK

Bill History Unapproved	d Payments					3
All Payments	Unapproved Payments	;				
To view payments and bills for a different date range, select an option in Current View. Use Additional Options to search for specific payments.						
Current View Past 30 days and future  Additional Options Show All(selected)  For Go						
Select the payments you want to approve and click Continue.						
Approve Biller Name Account Amount Pay Date Initiated By Action					Action	
You don't have any payments to approve at this time.						



### **Recent Payments**

This section lists payments made in the last 45 days.



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





# **Checks & Deposits**

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

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



#### Stop Payments

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

Checks & Deposits		
Stop Payments Positive Pay Deposit Checks		

Enter the following information:

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

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

• 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 *	Cash Management Test Account XXXXX2222	
Create a stop payment *	○ For one check ● For a range of checks ○ By transaction amount	
Check range *	Example: 101-120	
Date *	m SELECT	
Reason *		
	* Indicates required field	
	Preview Stop Payment	

By transaction amount
 Amount

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

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

Click Preview Payment.

# CORNERSTONE BANK

	A stop payment online can only be placed on a check and cannot be placed for checks that have already been debited from the account. There will be a \$33.00 fee assessed to your account for the stop payment request.
Account *	Cash Management Test Account XXXX
Create a stop payment *	$ullet$ For one check $\bigcirc$ For a range of checks $\bigcirc$ By transaction amount
Check number *	1404
Amount *	1.00
Date *	04/06/2022 mselect
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
Ø Your stop payment has been crea	ated successfully. Your reference number is 113022463.	
Account	Cash Management Test Account XXXXX2222	
Check number	1404	
Amount	\$1.00	
Date	Apr 06, 2022	
Payee	Cornerstone Bank	
Reason	missing check	
	Create Another Stop Payment	

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

Issued Stop Paymen	ts			
Account	Cash Management Test Account >	××××××	•	
	Check number	Amount	Рауее	Expires
Show Details 🛩	1404	1.00	Cornerstone Bank	Jun 11, 2024



Issued Stop Paymen	is		
Account	CORNERSTONE BANK TESTING ACCOUNT XXXXX	]	
Check number	Amount	Рауее	Expires
There are no stop paymen	ts 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.

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

Enter in deposit amount and select account. Click Continue.

Crea	ate Deposit		×	<
			* Required Fields	
	Deposit Amount* :	1.00		
	Select Account*:			
I (	Store Number:			
			Continue	



Click Scan.

Home								
	«	item # 🔺	C	Check #	E	rror	Amount	Actions
Deposit ID: Account #: Account Name: More Details Export As •								
Messages	•							
	N	o of Items:0 E	Error:0	Deposit Total:\$1.00		Difference:-\$1.00	Checks Total: \$0.	00
						-		
		Scan 🗸 Detect D	)ouble-Feed				Correct All Errors to Submit Deposit	ave Deposit

Click Submit Deposit.

			ltem #		Check #		Error		Amount	Actions
Deposit ID: Account #: Account Name: More Details	230512607 Cash Management Test Account		0886697		1404			Back	1.00	Ŵ
Export As -	Delete Deposit		Cormercal P Commercial P 2280 45th 51 Pargo, ND 58 701-364-065	on <b>e Bank</b> semborsable Expe 194 6	1	DAT	14 77-71/1			
				D						
	(0)]	_	CORNERS mean-raile Mano ICO 9 1 3	TONE BANK		1404		•		
	ini:	-	MEMO	TONE BANK	MAUX/FLD4	Account	Check	Amount		
		-	CORNERS mean-raile Mano ICO 9 1 3	00 7 1 9: RT 091300719			Check 1404			

The system verifies the balance.

Verify Balanc	e					Х
✓ Transaction is 8 Deposit Data	Balanced					
Deposit Total:	1.00	Check Total:	\$1.00	Difference:	\$0.00	
Deposit Total: Item Count: Add Memo (Opti	1	Items In Deposit:	1	Difference:	0	
Add Memo (Opti	ional)					
256/256						
					Submit Dep	posit



The deposit appears in the Search Box – pending review.

Home									
	V	/iew Deposits	View Item	ms Rep	orts				
Create Deposit	• P	Pending Deposits	O All Depo	osits				Rows per page	e: 10 🕶
Start a new deposit by clicking the Create Deposit button below, enter specifics on your deposit, then click Continue.	Sea	arch							1
Encir Continue.	13	Deposit ID	Account #	Account Name	e Work Type	Processing Date	Status	Deposit Total (\$)	Actions
Create Deposit	E	230512607	_	Cash Management Test Account	nt	8 2024-01-25	PENDING REVIEW	1.00	
Messages 🔺									
						Disal	mine 1 - 1 of 1	Page 1 of 1	4    b    b
J						Urspra	and I - Lot I - 14	1 Page 1011	P P1

Alternatively, click Save Deposit to suspend the deposit.

	4	2	item # +		Check #		Error		Amount	Actions
Deposit ID: Account #: Account Name:	230512607 Cash Management Test Account		08866970		1404		Front	Back	1.00	Û
More Details Export As • Messages	Delete Deposit	-		DA DA DA DA DA DA DA DA DA DA DA DA DA D	45	5404		ы.		
			AUX/Serial	RT	WAUX/FLD4	Account	Check	Amount		
			Press enter to upda	091300719 Ite field		500013990	1404	1.00		
		No	of items.1	Error:(	Deposit Tol	ai \$1.00	Difference	:50.00	Checks Total:51.0	0

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



Click on the right square to view the deposit.

Rows per page	* <u>10 </u> *
eposit Total (\$) 0.00	Actions View Deposit
1.00	86

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

Home											
<u>«</u>	Vi	ew Deposits	View Iter	ns	Reports						
Create Deposit	OP	ending Deposits	All Dep	osits					Rows per page	: 10	~
Start a new deposit by clicking the Create Deposit button below, enter specifics on your deposit, then click Continue.	Sea	irch									
	13	Deposit ID	Account #	Acc	ount Name	Work Type	Processing Date	Status	Deposit Total (\$)	Actions	
Create Deposit		230513115	3	BAI	RNERSTO NK TESTING COUNT	38	2024-01-25	SUSPENDED	0.00		
Messages 🔺		230512607	2		sh nagement t Account	38	2024-01-25	SUBMITTED	1.00	2 6	1
						I					
							Display	ing 1 - 2 of 2 📔 🕅	4 Page 1 of 1		N I

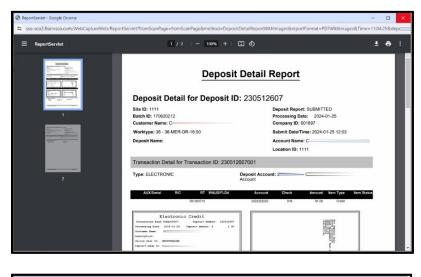
Once the scan is completed, the user can export a report.

Options include:

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

Home		
		~
Deposit ID: Account #: Account Name: More Details	225737412	
Export As +	Delete Deposit	
🔎 Pdf		
CSV		
Pdf with Ima	-	
	****	





ReportServlet - Google Chrome		- 🗆 X
25 sso-sco2.fiservsco.com/WebCaptureWeb/ReportS	ervlet?fromScanPage=fromScanPage&method=Deposi	itDetailReportWithImages&reportFormat=PDFWithImages&Time=11:04:25&depo
≡ ReportServiet	1 / 2   - 100% +	
	Worktype: 38 - 38-MER-DR-18:00 Deposit Name:	Submit Date/Time: 2024-01-25 12:03 Account Name: C Location ID: 1111
11	Transaction Detail for Transaction ID: 230512	2607001
	Type: ELECTRONIC	Deposit Account: 2 - C
1	AUX/Serial RIC RT WAUX/FLD4	Account Check Amount Item Type Item Status
	BILLESTONG ELECTONIC Oredit Transmission and and and and and and and and and an	2222222 014 11.00 Crawl
	AUX/SerIal RIC RT WAUX/FLD4 09/3507/9	Account Check Ansurt Iten Type Ren Status
	TOTAL DOTAGE SCOOL VACE ALON	

**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.

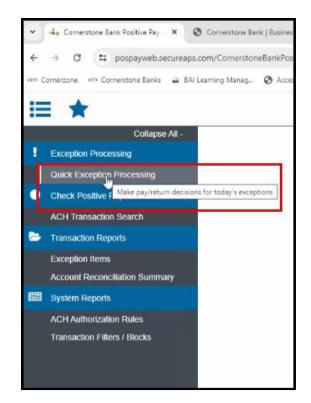
	A Manage Alerts	Pay Or Transfer	
		Internal	Show 🛩
ſ	🕑 Edit Accounts 🛛 😝 Print	ACH	Show 🛩
Available balance		ACH Import	Show 👻
\$19.79	Recent 🛩	Wire	Show •
Available balance		Wise Import	Chan .
\$20.21	Recent 🛩	wire import	Show •
v All Accounts 🗸		Bill Pay	Show •
		Checks & Deposits	
Current D	ay Exceptions	Go To Positive Pay	
		Quick Launch	
	Available balance \$19.79 Available balance \$20.21	Available balance       \$19.79       Recent ↓         Available balance       \$20.21       Recent ↓	Available balance     Available balance       \$19.79     Recent →       Available balance     Available balance       \$20.21     Recent →       Available balance     Bill Pay

#### A new window appears.

👻 👍 Cornerstone Bank Positive Pay 🗙 🤅	Connentane Bank (Business Or X   +		- a ×
← → C ≒ pospayweb.secureaps.	com/CornerstoneBankPositivePay/Home/Menu		* * :
🚥 Cornerzone 🚥 Cornerstone Banks 📦 BAI	xaming Manag 🔇 Access Online CC 🖗 Bismarck-Mandan 8 🔇 Client 360 🏧 FedNow 🗹 Wrike 🋅 MyChart - Login Page 🚷 Zix 🦉 Microsoft Online Pa 🛞 8PS Calendar 24-25		All Bookmarks
≡ ★		*	A. *
Collapse All - Exception Processing Quick Exception Processing	Welcome to		
Check Positive Pay ACH Transaction Search			
Transaction Reports Exception Items	CORNERSTONE BANK		
Account Reconciliation Summary	Positive Pay System		
System Reports ACH Authorization Rules Transaction Filters / Blocks	*** Please have your exceptions decisioned 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.		

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





Select Decision Needed.

All Account Nicknames 👻	Quick Exception Processing	
Search exceptions Q		ŧ
<ul> <li>Decisions Needed (1)</li> <li>UNAUTHORIZED ACH TRANSACTION</li> </ul>	There is 1 exception to review.     There is 1 exception to review.     Check exceptions will be given a decision of Pay and ACH exceptions will be given a decision of     Return if no decision has been made by 11:30 AM Central Time (US & Canada). (Central Standard	
Decisioned (0) Total (1)	1 Decision Needed \$176,000.00	
	O Decisioned so.00	
	U \$0.00	

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

Search	n exceptions	۹		<u>+</u>	×
^	Decisions Needed (1)	\$176,000.00	UNAUTHORIZED ACH TRANSACTION		
	UNAUTHORIZED ACH TRANSACTION	\$176,000.00	Default Decision: Return Cutoff Time: 11:30 AM Central Time (US & Canada)		
1	Decisioned (0)	\$0.00	Account Nickname: TrueNorth Steel Amount: \$176,000.00 Paid Date: 06/17/2024		
	Total (1)	\$176,000.00	WEB / 1282532045 / DR FRANCHISE TAX BO PAYMENTS 109427689 PM		
			Add Rule Pay Return		



Select one of the options to complete the exception.

## Create ACH Rule

Creating rules allows transactions to process through exceptions.

Click on Add Rule.

Search	exceptions Q					*	×
~ C	Decisions Needed (1)	\$176,000.00	UNAUTHORIZED ACH TRA	NSACTION			
	UNAUTHORIZED ACH TRANSACTION	\$176,000.00	Default Decision: Return	Cutoff Time: 11:30 AM Central Time ( Canada)	US &		
	Decisioned (0)	\$0.00	Account Nickname: TrueNorth Steel	Amount: \$176,000.00	Paid Date: 06/17/2024		
т	fotal (1)	\$176,000.00	WEB / 1282532045 / DR FRANCHISE TAX BO PAYMENTS 109427689	PM			
				d Rule	Return		

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.

	Collapse All -		
1	Exception Processing	ACH Transaction Search	
	Quick Exception Processing	Act Handedon Scient	
	Check Positive Pay	Account Nickname	
	ACH Transaction Search	All Account Nicknames	
-	Transaction Reports		
	Exception Items	Paid Date From Paid Date To	
	Account Reconciliation Summary	in in in	
	System Reports		
	ACH Authorization Rules	SEC Code	
	Transaction Filters / Blocks	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.

Collapse All - tion Processing Exception Processing		Excej	ptic	n Items	
Positive Pay ransaction Search action Reports		Account Nickname All Account Nicknames			_
tion Items nt Reconciliation Summary n Reports		Date Paid Date	~		
uthorization Rules action Filters / Blocks		Date From 06/17/2024 Transaction Type	<u>.</u>	Date To	b 
		Both check and ACH exceptions Check Number From	~	Include Reversals Check Number To	
		Decision All Decisions		Reason All Reasons	_
	N	Note: Transaction history is retained wit	thin t	ne system för 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.



Exception Processing				ACH Auth	orization Rules			
Quick Exception Processing				, 1011, 1010				
Check Positive Pay								ς Π :
ACH Transaction Search								αш:
Transaction Reports	Account Nickname	↑   Description	Company ID	SEC Code	Debits or Credits	Max Allowable Amount	Notification Type	1
Exception Items			9999922673	CCD - Cash Concen	Debits Only	\$1,500.00	Create Exception	
Account Reconciliation Summary System Reports			9999922660	CCD - Cash Concen	Debits Only	\$25,000.00	Create Exception	
ACH Authorization Rules		5/3 Bankcard	1310281170	CCD - Cash Concen	Debits Only	\$3,500.00	Create Exception	
Transaction Filters / Blocks		ALL DEPOSITS		ALL - All Standard E	Credits Only	\$99,999,999.99	Create Exception	
		BCBSND Premium	16944659	ALL - All Standard E	Debits Only	\$99,999,999	Create Exception	
		BCBSNDPREMIUM 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 Engergy	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 ElecBil	1450115790	CCD - Cash Concen	Debits Only	\$10,000.00	Create Exception	
	Showing 1-10 of 201 results			1 2	3 21 <sub>0m</sub> >			View 10

## **Transaction Filters/Blocks**

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

	Collapse All -						
1	Exception Processing			Transaction Filters / Blocks			
	Quick Exception Processing			Hunddedorf Inters / blocks			
•	Check Positive Pay						
1	ACH Transaction Search	Add record					
5	Transaction Reports	Account Nickname		Company ID			
	Exception Items	FTC Transport	~				
	Account Reconciliation Summary	SEC Code		From Tran Code	Thru Tran Code		
	System Reports	Sec code		From train code	Thru Tran Code		
	ACH Authorization Rules	-		<u>.</u>			
L	Transaction Filters / Blocks	Debits or Credits		Minimum Amount	Notification Type		
		Both	~		Create Exception		~
					Cancel	Save and Add More	Save Changes
				La.			
				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.



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.

Positive Pay Overview		
Item Review		
No Items To Review		

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

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

Select the issue date and click Import File.

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

The file uploads and exceptions listed below.



Positi	ve Pay									
Overview	Review	Import a File Ir	mport Exceptions	Items 뵭 🕜						
		w was successfully number: 18734	/ imported with 9 iter	ms for \$0.00.						
	A File DT&J.cs	v contained 3 exce	eptions.							
Excep	otions									
Row	Account	Check #	Issue Date	Amount	Payee	Reference #	Туре	Reason	Edit	Delete
1	DDA Pay Type	Check No.	12/12/2023	Amount			lssue	Invalid Account Number Invalid Item Number Invalid Amount	2	×

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
  - o **Issue** 
    - o Item Stop
    - o Void

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

Click Add Item.

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



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

Click notepad to edit.

Posit	ive Pay									
Overview	w Review	Import a File	Import Exceptions	items 뵭	0					
File	File Import Exception									
File I	nformation									
File Na	ime	DT&J.csv								
		December 12, 20	/23 at 2:51 PM							
Templa	ste									
Exce	ptions									
Row	Account	Check #	Issue Date	Amount	Payee	Reference #	Туре	Reason	Edit	Delete
1	DDA Pay Type	Check No.	12/12/2023	Amount			Issue	Invalid Account Number	2	×
	1960							Invalid Item Number		
								Invalid Amount		

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

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

Туре	Issue 🗸
	Issue Item Stop
	Void

Select the X to delete the uploaded file.

Pos	itiv	e Pay									
Ove	rview	Review	Import a File	Import Exceptions	items 🛛 🝃	0					
Fi	File Import Exception										
F	ile Infa	ormation									
Fi	e Name	•	DT&J.csv								
			December 12, 20	23 at 2:51 PM							
Те	mplate		F								
E	xcepti	ons									
	Row	Account	Check #	Issue Date	Amount	Payee	Reference #	Туре	Reason	Edit	Delete
	1	DDA Pay Type	Check No.	12/12/2023	Amount			Issue	Invalid Account Number	Z	×
		1900							Invalid Item Number		
									Invalid Amount		



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

Enter the following:

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

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

Status	Not Reconciled 🗸
	Not Reconciled Reconciled
	All Items

Click Search.

#### Review

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



Select account and click Submit.



Item Review			
Item Type Selection			
Check Exceptions	Account Submit	All	~
	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.

Item Review			
Item Type Selection			
Check Exceptions	Account	All	~
	Submit		

Enter the Issue Date and click Import File.

el
nc

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.



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

The file uploads and exceptions listed below.

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

Enter the following information:

- Account Number
- Check Number
- Date
- Amount
- Payee
- Reference Number
- Type
  - o **Issue**
  - o Item Stop
  - $\circ \quad \text{Void}$

Note: Not all customers use Payee validation.

Import Exception		
Change Item		
Account	C/	Invalid Account
Check Number	Check No.	Invalid Item Number
Issue Date	12/13/2023	
Amount	Amount	Invalid Amount
Payee		
Reference Number		
Туре	Issue 🗸	
	Save Item Cancel	

Туре	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.

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

Enter the following information:

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

Positive Pay		
Overview Review Import a	File Import Exceptions Items 🕜	
Positive Payment Ite	ms	
Item Search	R Add Iten	15
Account	All 🗸	
Issue Date	Through 📖	
Amount	Through	
Check Number	Through	
Status	Not Reconciled 🗸	
	Search Items	





Click Search Items.

The Items List appears.

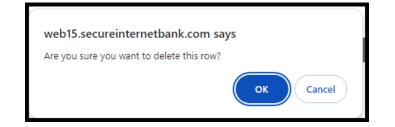
Positive Payme	nt Items								
Item Search					R Add Items	2			
Account	All			~		7			
Issue Date		12/12/2023 Through 12/13/2023 I							
Amount			Through						
Check Number			Through						
Status	All Item	ms 🗸							
	Searc	ch Items							
Items List									1 - 1 of 1 Items
Account	Check Number	Issue Date	Amount	Payee	Reference #	Туре	Status	Edit	Delete
C	123	12/13/2023	\$1.00			Void	Not Reconciled	Z	×
PC									

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

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

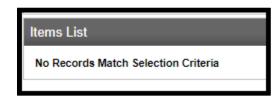
Select the X to delete the uploaded item.

Positive Payn	nent Items									
Item Search					📄 Add R	ems				
Account	All			~						
Issue Date		12/12/2023 🔤 Through 12/13/2023 🔤								
Amount		Through								
Check Number			Through							
Status	All Iter	ns 🗸								
	Sear	ch Items								
Items List									1-	- 1 of
Account	Check Number	Issue Date	Amount	Payee	Reference #	Туре	Status	Edit	Delete	
CC	123	12/13/2023	\$1.00			Void	Not Reconciled	2	×	
P										





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 <a href="https://www.cornerstone.bank/contact/">https://www.cornerstone.bank/contact/</a>.

#### **Cornerstone Bank Cash Management Team**