STORY™
TREASURY MANAGEMENT

Reports User Guide

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ACCOUNTS

About Accounts

Company users can search for and view activity for deposit accounts. Search results can be downloaded.

Company users can search for transactions by account, date range, transaction type, amount (or amount range), and check serial number (or check range). If available, company users can view images of paid checks.

Search results include a running balance which company users can modify to include the next instance of a recurring transfer, scheduled bill payments, and loan payments (if applicable). Up to three different types of account balances could appear in the search results depending on what is defined by the financial institution. For instance, search results could include an account's available balance and calculated balance.

Account activity can also be accessed quickly through the Welcome page. When accessed through the Welcome page a default view of 30 days of activity (including current day) and all transaction details is provided.

Current-day Internal Transfers

When account activity search results are generated to the screen (HTML) company users are provided with a link they can use to make a current-day internal transfer. This option is available to company users who have accounts entitled to the Internal Transfer service. If multiple approvals are not required for the Internal Transfer service, then the transfer is immediately included in the account activity. If multiple approvals are required for the Internal Transfer service, the transaction is included in the account activity after the final approval is received.

Search Deposit Account Activity

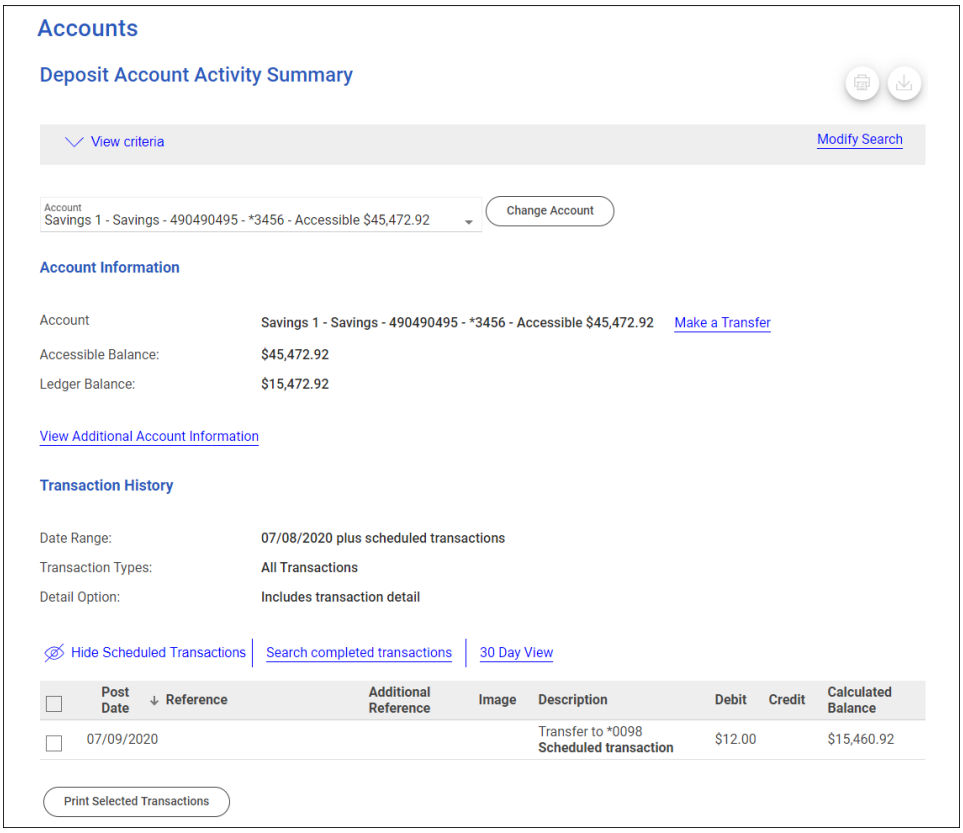
1. Click **Reports > Accounts**.
2. Complete the following fields:

Output To	**Screen**, **CSV file**, **PDF**, **QIF file**, **QuickBooks®**, **Microsoft Money®**, or **Quicken®**. The **QuickBooks®**, **Microsoft Money®**, and **Quicken®** options might not be available to all company users. Custom file export formats are fixed or delimited file definitions created by users in the company.
Account	List of entitled accounts.
Date	**Specific Date**, **Date Range**, **Previous Business Day**.

Transaction Types	**Debits**, **Credits**, **Checks**.
Amount (Optional)	**Exact Amount** or **Range**. If a decimal is not entered, the amount is interpreted as a whole dollar.
Check Serial Number	**Exact Number** or **Range from/to**
Detail Option	**Include transaction detail**

3. Click **Search**.

Deposit Account Activity Summary Page Sample



Search for Completed Transactions

Search for transactions that have been fully processed

1. Complete the Search Deposit Account Activity task.
2. Click the **Search completed transactions** link.
3. Complete the following fields:

Date	**Specific Date** or **Date Range**
Transaction Types	**Debits**, **Credits**, **Checks**.

4. Click **Search**.

DEPOSIT ACCOUNT REPORTING

About Deposit Account Reporting

Deposit Account Reporting provides company users with multiple ways by which to search for and view account activity and balances. Search results can be downloaded.

Company users can search for transactions by multiple accounts, date range, transaction type, amount (or amount range), and check serial number (or check range). If available, company users can view images of paid checks.

Deposit account activity can also be accessed quickly through the Welcome page. When accessed through the Welcome page a default view that includes the previous and current day's transactions with all transaction details is provided.

Activity search results include a running balance which company users can modify to include the next instance of a recurring transfer, scheduled bill payments, and loan payments (if applicable). Transactions that have not posted can be manually added for better forecasting of account balances. If enabled, company users can save searches they perform regularly and set up the system to run the searches automatically and send the results through FTP.

Current-day Internal Transfers

When account activity search results are generated to the screen (HTML) company users are provided with a link they can use to make a current-day internal transfer. This option is available to company users who have accounts entitled to the Internal Transfer service. If multiple approvals are not required for the Internal Transfer service, then the transfer is immediately included in the account activity. If multiple approvals are required for the Internal Transfer service, the transaction is included in the account activity after the final approval is received.

Activity

Search Deposit Account Activity

1. Click **Reports > Deposit Account Reporting > Activity**.
2. Complete the following fields:

Output To	**Screen**, **BAI2 file**, **CSV file**, **CSV file - all fields**, **PDF**, **QIF file**, **Microsoft Money® file**, **QuickBooks®**, **Quicken®**, or a custom file export format. The CSV file - all fields option allows company users to download all information including information in the **Additional Reference** column. The **QuickBooks®**, **Microsoft Money® file**, and **Quicken®** options might

	not be available to all company users. Custom file export formats are fixed or delimited file definitions created by users in the company.	
Account	List of entitled accounts.	
Date	**Specific Date**, **Date Range**, or **Previous Business Day**.	
Transaction Types	**All Transactions**	Includes all debit and credit transactions.
	All Credits	All deposits, ACH credits, wire credits, and/or other credits.
	All Debits	All checks, ACH debits, wire debits, and/or other debits.
	Selected Groups	**Deposits**, **ACH Credits**, **Wire Credits**, **Other Credits**, **Checks**, **ACH Debits**, **Wire Debits**, or **Other Debits**.
	Transaction Codes	**All Codes**, **Deposits**, **ACH Credits**, **Wire Credits**, **Other Credits**, **Checks**, **ACH Debits**, **Wire Debits**, **Other Debits**. If **All Codes** is selected, click the **Transaction Codes** drop-down and select one or more codes.

3. **Optional:** Click the **Show Advanced Options** link to search for specific transactions and customize how the search results are displayed. Advanced options are only available when one account is selected.

   a. Complete the **Display Options** fields:

      Account Sort. Determines how the search results are sorted; specifically: **Account number**, **Description**, **ABA number and account number**, or **ABA number and description**.

      Include. **Transaction detail**, **Subtotals for selected transaction groups,** and/or **Totals by day for the selected date range.**

   b. **Optional:** Complete the **Advanced Search Options** fields:

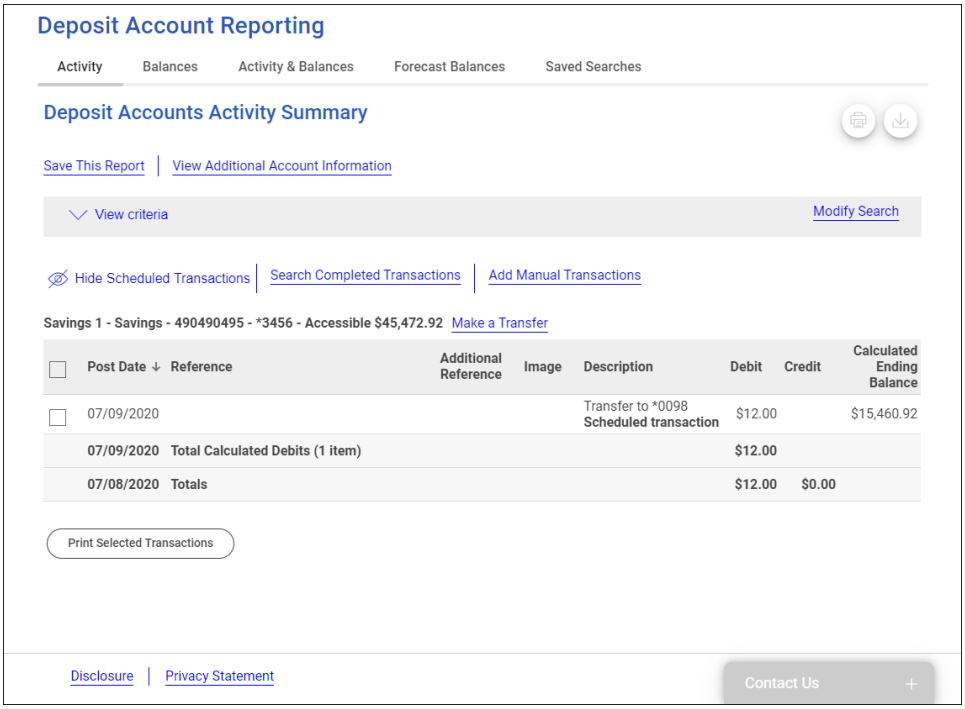
      Amount. **Exact Amount** or **Range**. If a decimal is not entered, the amount is interpreted as a whole dollar.

      Check Serial Number. **Exact Number** or **Range**.

      Description Search for transactions by their descriptions.

4. Click **Generate Report**.

Deposit Accounts Activity Summary Page Sample



View Multiple Check Images

1. Complete the Search Deposit Account Activity task.
2. Select each image you want to view and then click **View Selected Images**.

Add Transactions Manually

Manually include transactions that have not posted to an account to better forecast an account's balance. Transactions can be included singly or collectively by row for a selected account. Manually entered transactions are saved until the expected post date or until they are manually removed.

1. Complete the Search Deposit Account Activity task.
2. Click the **Add Manual Transactions** link.
3. Complete the following **Transaction Details**:

Account	The account used in the transaction.
Expected Post Date	The date on which you expect the transaction to post. Current or future dates are allowed.
Amount	The amount of the transaction.
Type	**Debit** or **Credit**.
Reference (optional)	Reference information associated with the transaction.

Description (optional)	Text describing the transaction.

a. **Optional:** Click the **Add additional entry row** to add more transactions.

4. Click **Save Entries**.

Search for Completed Transactions

1. Complete the Search Deposit Account Activity task.
2. Click the **Search Completed Transactions** link.
3. Complete the following fields:

Date	**Specific Date** or **Date Range**	
Transaction Types	**All Transactions**	All debit and credit transactions.
	All Credits	All deposits, ACH credits, wire credits, and/or other credits.
	All Debits	All Checks, ACH debits, wire debits, and/or other debits.
	Selected groups	**Credit groups: Deposits**, **ACH credits**, **Wire credits**, **Other credits**. **Debit groups: Checks**, **ACH debits**, **Wire debits**, **Other debits**.

4. Click **Search**.

Search Deposit Account Activity & Balances

1. Click **Reports > Deposit Account Reporting > Activity & Balances**.
2. Complete the following fields:

Output To	**Screen**, **BAI2 file**, **CSV file**, **CSV file - all fields**, **PDF**, **QIF file**, **QuickBooks®**, **Quicken®**, or a custom file export format. The CSV file - all fields allows company users to download all information including information in the **Additional Reference** column. The **QuickBooks®** and **Quicken®** options might not be available to all company users. Custom file export formats are fixed or delimited file definitions created by users in the company.	
Account	List of entitled accounts.	
Date	**Specific Date**, **Date Range**, **Previous Business Day**, or **Since Last Download** (for QuickBooks®).	
Transaction Types	**All Transactions**	Includes all debit and credit transactions.
	All Credits	All deposits, ACH credits, wire credits, and/or other credits.
	All Debits	All checks, ACH debits, wire debits, and/or other debits.

Selected Groups	**Deposits**, **ACH Credits**, **Wire Credits**, **Other Credits**. **Checks**, **ACH Debits**, **Wire Debits**, **Other Debits**.
Transaction Codes	Select one or more codes (up to 25).

3. **Optional:** Click the **Show Advanced Options** link to search for specific transactions and customize how the search results are displayed. Advanced search options can be used when only one account is selected.

   a. Complete the **Display Options** fields:

      Account Sort. How the search results are sorted: **Account number**, **Description**, **ABA number and account number**, or **ABA and description**.

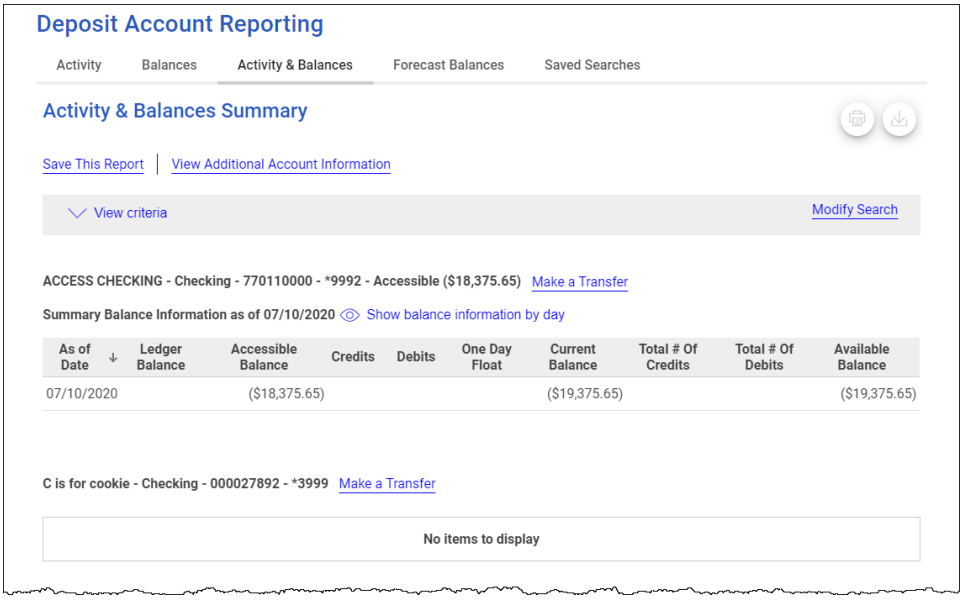
      Include. **Transaction detail**, **Subtotals for selected transaction groups**, and/or **Totals by day for the selected date range**.

   b. **Optional:** Select **Total summary information by day for the selected date range**. Include summary balance information for each day of your selected date range.

      Summary Information. Summary information based on financial institution-selected BAI codes.

4. Click **Search**.

Activity & Balances Page Sample



Balances

Search Deposit Account Balances

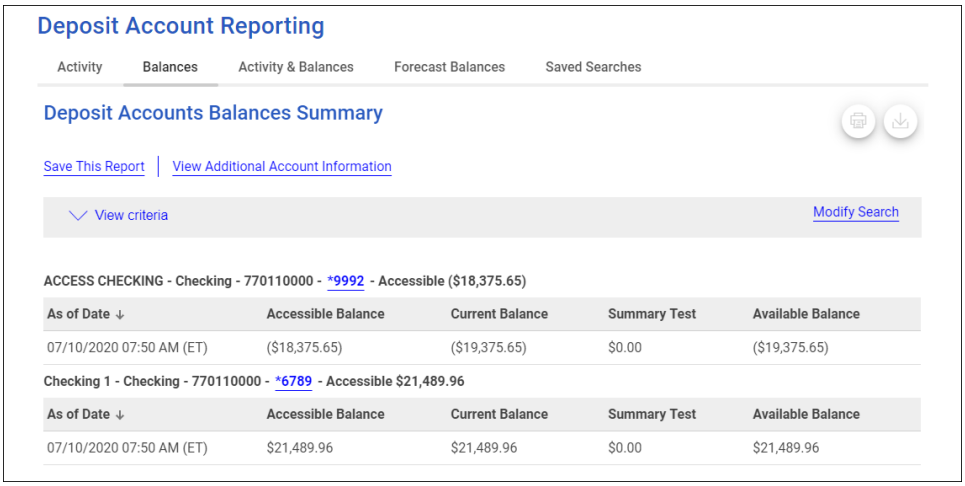
Search for and view summarized information and balances for one or more accounts for a selected date or date range.

1. Click **Reports > Deposit Account Reporting > Balances**.
2. Complete the following fields:

Output To	**Screen**, **BAI2 file**, **CSV file**, **PDF**, or a custom file export format.
Account	List of entitled accounts.
Date	**Specific Date**, **Date Range**, **Previous Business Day**.
Account Sort	**Account number**, **Description**, **ABA number and account number**, or **ABA number and description**.
Summary Information	**All Information** or **Specific Information** (summary information based on financial institution-selected BAI codes)

3. Click **Search**.

Deposit Account Balances Page Sample



Forecast Deposit Account Balances

View total balances of multiple accounts by date. Manual and scheduled transactions can be included for better forecasting of account balances.

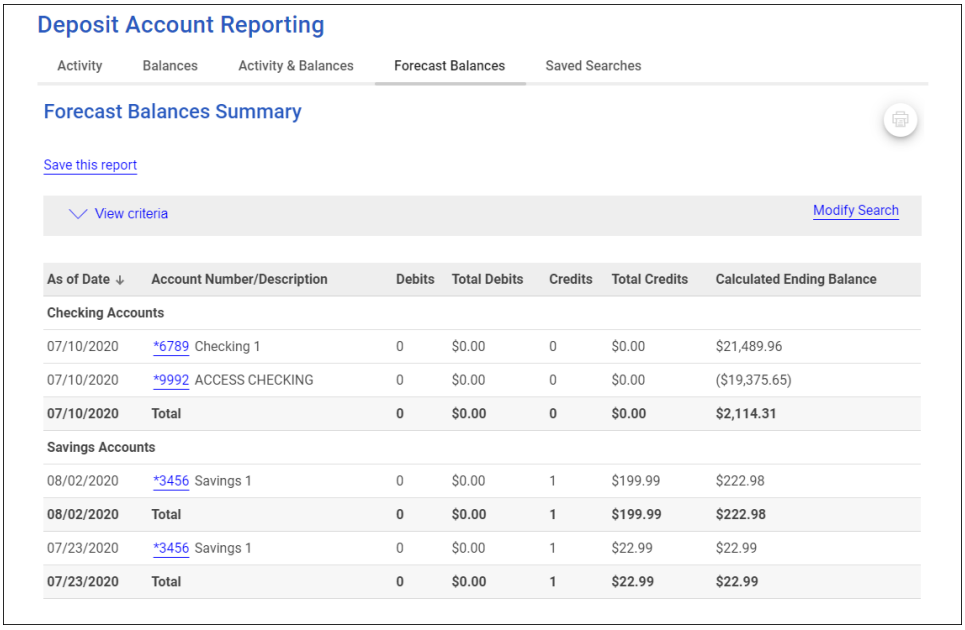
1. Click **Reports > Deposit Account Reporting > Forecast Balances**.
2. Complete the following fields:

Output To	**Screen**, **BAI2 file**, **CSV file**, **PDF**, or a custom file export format.
Account	List of entitled accounts.
Date	**Specific Date** or **Date Range**.

Calculate balance by	**Current Balance**, **Ledger Balance**, or **Accessible Balance**. Use the current or ledger balance to include scheduled or manually entered transactions.
Show Scheduled Transactions	Include scheduled transactions.
Show Manually Entered Transactions	Include transactions that have not posted.

3. Click **Search**.

Forecast Balances Summary Page Sample



As of Date ↓	Account Number/Description	Debits	Total Debits	Credits	Total Credits	Calculated Ending Balance
Checking Accounts						
07/10/2020	*6789 Checking 1	0	$0.00	0	$0.00	$21,489.96
07/10/2020	*9992 ACCESS CHECKING	0	$0.00	0	$0.00	($19,375.65)
07/10/2020	**Total**	**0**	**$0.00**	**0**	**$0.00**	**$2,114.31**
Savings Accounts						
08/02/2020	*3456 Savings 1	0	$0.00	1	$199.99	$222.98
08/02/2020	**Total**	**0**	**$0.00**	**1**	**$199.99**	**$222.98**
07/23/2020	*3456 Savings 1	0	$0.00	1	$22.99	$22.99
07/23/2020	**Total**	**0**	**$0.00**	**1**	**$22.99**	**$22.99**

Saved Searches

Save Deposit Account Activity/Balance Searches

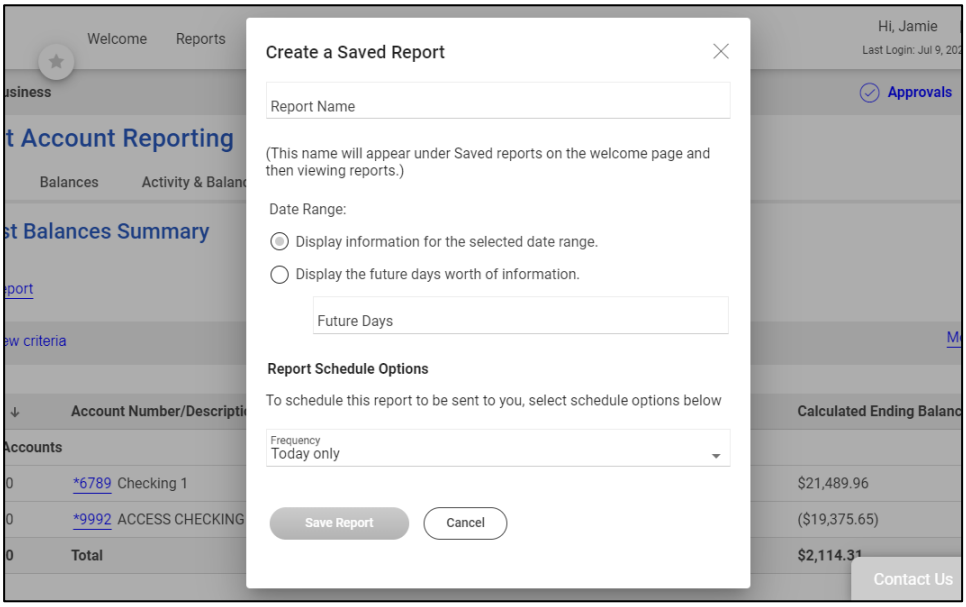
1. Complete one of the following tasks:
   - Search Deposit Account Activity
   - Search Deposit Account Activity & Balances
   - Search Deposit Account Balances
   - Forecast Deposit Account Balances

   Ensure **Output To** is set to **Screen**.
2. Click the **Save this report** link.
3. Complete the following fields:

Report Name	A name for the search (up to 40 alphanumeric characters).
Date Range	**Display information for the selected date range** or **Display the future days worth of information**. If applicable, type the number of days into the **Future Days** field.
Frequency	**Today only**, **Daily**, **Weekly**, **Twice a month - the 15th and last day of the month**, **Monthly**, or **Monthly - last day of the month**.
Next Send On	The date you want the first search results sent to you.
End on	This is last date on which the search results are sent to you: **Continue indefinitely**, **Continue until this date**, or **Continue for this many occurrences**. If applicable, type a number into the **Occurrences** field.
Processing Options	Determines when the search results are sent when a chosen date falls on a non-processing date such as a holiday. Select **Use the next processing date if a scheduled request falls on a non-processing date** or **Use the previous processing date if a scheduled request falls on a non-processing date**.

4. Click **Save Report**.

Create a Saved Report Page Sample



Rename Saved Deposit Account Activity/Balance Searches

1. Click **Welcome** and then click the edit icon ( ) beside the **Saved Reports** heading.
2. Type the new name (up to 40 alphanumeric characters) into the text field and then click **Update**.

Delete Saved Deposit Account Activity/Balance Searches

1. Click **Welcome** and then click the edit icon ( ) beside the **Saved Reports** heading.

2. Click the delete icon ( ) beside the report.
3. Click **Update**.

File Export

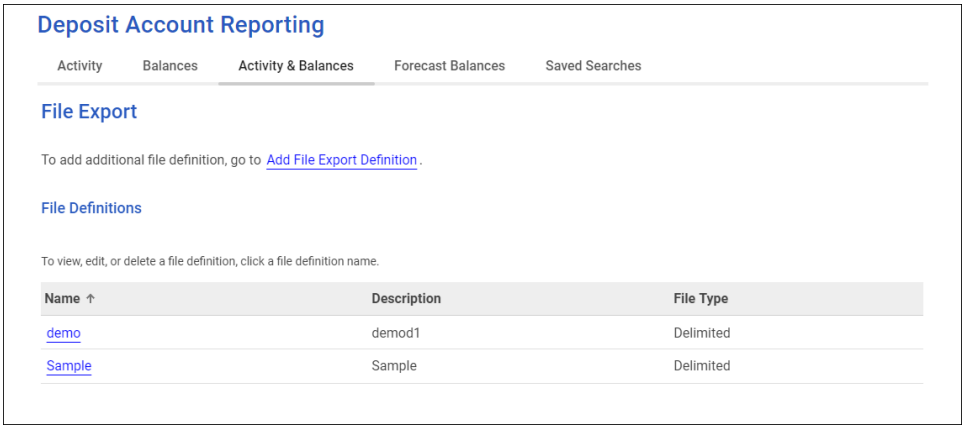
About Custom File Export Formats

Deposit account activity can be exported from Digital One Business using custom delimited or fixed file export definitions which outline the format for the data.

A delimited file is a flat text file consisting of data items separated by a specific character. A fixed file is a text file consisting of data that have specific lengths and positions.

File export definitions are not user ID specific. When a user in a company creates a file export definition it is available to all other users in that company.

File Export Page Sample



Create a Custom File Export Definition

Custom file export definitions can be created through various pages.

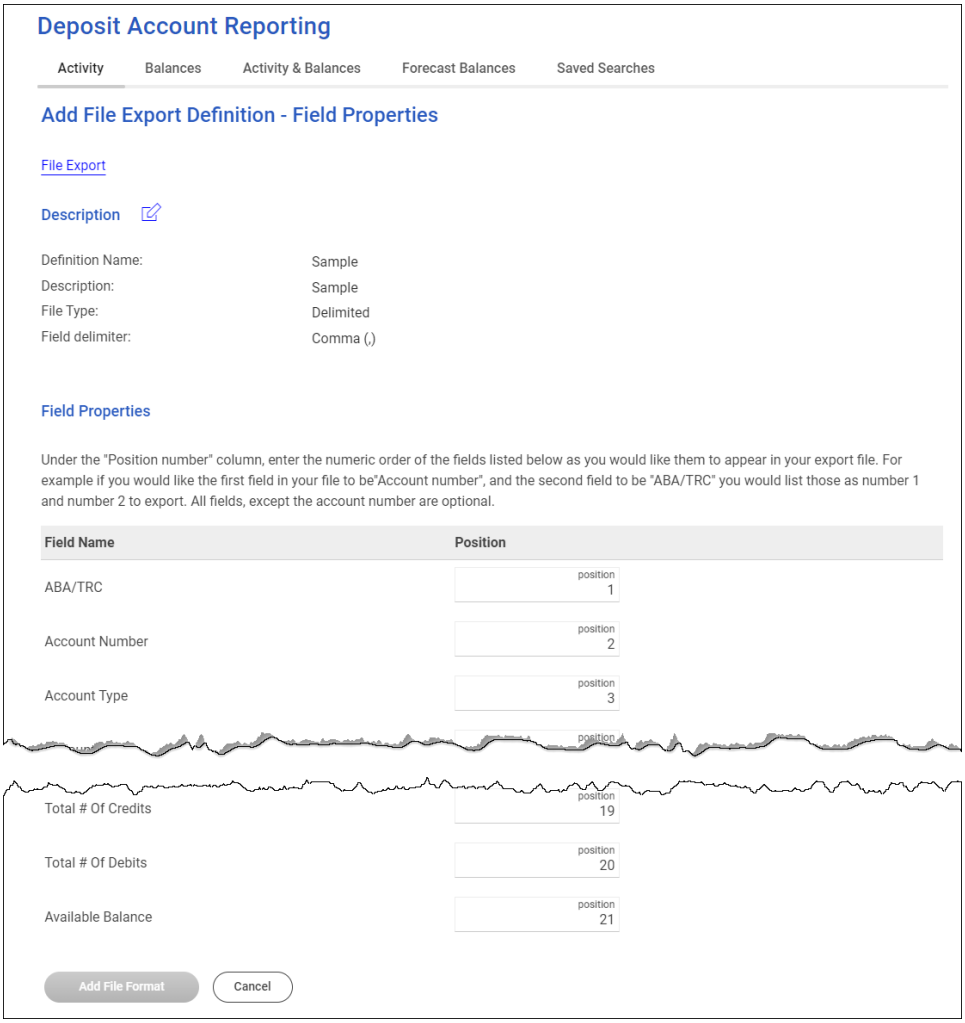
1. Do one of the following:
   - Click **Reports > Deposit Account Reporting > Activity**.
   - Click **Reports > Deposit Account Reporting > Balances**.
   - Click **Reports > Deposit Account Reporting > Activity & Balances**.
   - Click **Reports > Deposit Account Reporting > Forecast Balances**.
2. Click the **File Export** link.
3. Click the **Add File Export Definition** link.

4. Complete the following fields:

Definition Name	The name of the definition (up to 20 alphanumeric characters). The name cannot be changed once the file export definition is saved.
Description	Information about the definition (up to 20 alphanumeric characters).
File Type	**Fixed**. A file where a field's length is the same in each record. **Delimited**. A flat text file consisting of data items separated by a field delimiter character such as a comma.
Field Delimiter	For delimited files. The character used to separate the data: comma (,), dash (-), semi-colon (;), or Tab.

5. Click **Continue**.
6. Do one of the following:
   - For delimited file definitions, type the numeric order of the fields in the **Position** fields as you want them to appear in the exported file. For example, if the first field in your file is **ABA/TRC** and the second field is **Account Number**, those would be listed as number 1 and number 2 to export.
   - For fixed file definitions, type the appropriate start and end positions into the **Position Number** fields.
7. Click **Add File Format**.

Add File Export Definition - Field Properties Page Sample



Change a Custom File Export Definition

The description, field delimiter, and field positions in a custom file definition can be changed. The file definition name and type cannot be changed.

1. Do one of the following:
   - Click **Reports > Deposit Account Reporting > Activity**.
   - Click **Reports > Deposit Account Reporting > Balances**.
   - Click **Reports > Deposit Account Reporting > Activity & Balances**.
   - Click **Reports > Deposit Account Reporting > Forecast Balances**.
2. Click the **File Export** link.
3. Click the link in the **Name** column of the file definition you want to change.
4. Do one or more of the following:

- Click the edit icon ( ) beside the **Description** heading to change the **Description** and/or **Field Delimiter** (for delimited files only).
- Click the edit icon ( ) beside the **Field Properties** heading to change the **Position** numbers.

5. Click **Save Changes**.

Delete a Custom File Export Definition

File export definitions cannot be recovered once they are deleted.

1. Do one of the following:
   - Click **Reports > Deposit Account Reporting > Activity**.
   - Click **Reports > Deposit Account Reporting > Balances**.
   - Click **Reports > Deposit Account Reporting > Activity & Balances**.
   - Click **Reports > Deposit Account Reporting > Forecast Balances**.
2. Click the **File Export** link.
3. Click the link in the **Name** column of the file definition you want to change.
4. Click the delete icon ( ) beside the **Description** heading.
5. Verify that the file export definition is the one you want to delete and then click **Delete This Definition**.

DEPOSIT REPORTING

About Deposit Reporting

Deposit Reporting provides company users with ways by which to search for and view account activity and balances. Search results can be downloaded.

Company users can search for transactions by multiple accounts, date range, transaction type, amount (or amount range), and check serial number (or check range). If available, company users can view images of paid checks.

Account activity can also be accessed quickly through the Welcome page. When accessed through the Welcome page a default view of 14 days of activity (including current day) and all transaction details is provided.

Current-day Internal Transfers

When account activity search results are generated to the screen (HTML) company users are provided with a link they can use to make a current-day internal transfer. This option is available to company users who have accounts entitled to the Internal Transfer service. If multiple approvals are not required for the Internal Transfer service, then the transfer is immediately included in the account activity. If multiple approvals are required for the Internal Transfer service, the transaction is included in the account activity after the final approval is received.

Activity

Search Deposit Account Activity

1. Click **Reports > Deposit Reporting > Activity**.
2. Complete the following fields:

Output To	**Screen**, **CSV file**, **CSV file - all fields**, **Microsoft Money® file**, **PDF**, **QIF file**, **QuickBooks®**, or **Quicken®**. CSV file - all fields allows company users to download all information including information in the **Additional Reference** column. The **Microsoft Money®**, **QuickBooks®**, and **Quicken®** options might not be available to all company users. Custom file export formats are fixed or delimited file definitions created by users in the company.	
Account	List of entitled accounts.	
Date	**Specific Date**, **Date Range**, **Previous Business Day** or **Since last download** (for QuickBooks®).	
Transaction Types	**All Transactions**	Includes all debit and credit transactions.

All Credits	All deposits, ACH credits, wire credits, and/or other credits.
All Debits	All checks, ACH debits, Wire debits, and/or other debits.
Selected Groups	**Select All**, **Deposits**, **ACH Credits**, **Wire Credits**, **Other Credits**, **Checks**, **ACH Debits**, **Wire Debits**, or **Other Debits**.

3. **Optional:** Click the **Show Advanced Options** link to search for specific transactions and customize how the search results are displayed. Advanced options are only available when one account is selected.

   a. Complete the **Display Options** fields:

      Account Sort. How the search results are sorted: **Account number**, **Description**, **ABA number and account number**, or **ABA and description**.

      Include. **Transaction detail** and/or **Subtotals for selected transaction groups**

   b. **Optional:** Complete the **Advanced Search Options** fields:

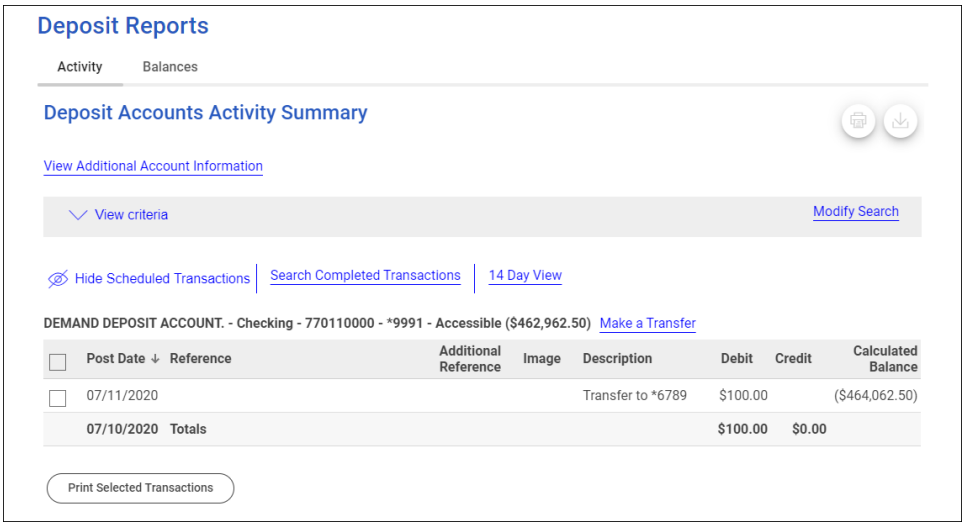
      Amount. Exact Amount or **Range.** Enter the **Amount** or **Minimum** and **Maximum**. If a decimal is not entered, the amount is interpreted as a whole dollar.

      Check Serial Number. **Exact Number** or **Range**. Enter the check number into the **Number** field or the range of check numbers into the **Minimum** and **Maximum** fields.

      Description. Search for transactions by their descriptions.

4. Click **Search**.

Deposit Accounts Activity Page Sample



Search for Completed Transactions

1. Complete the Search Deposit Account Activity task.
2. Click the **Search Completed Transactions** link.
3. Complete the following fields:

Date	**Specific Date** or **Date Range**
Transaction Types	**All Transactions**. All debit and credit transactions. **All Credits**. All deposits, ACH credits, wire credits, and/or other credits. **All Debits**. All checks, ACH debits, wire debits, and/or other debits. Selected Groups. **Select All**, **Deposits**, **ACH Credits**, **Wire Credits**, **Other Credits**, **Checks**, **ACH Debits**, **Wire Debits**, and/or **Other Debits**.

4. Click **Search**.

Balances

Search Deposit Account Balances

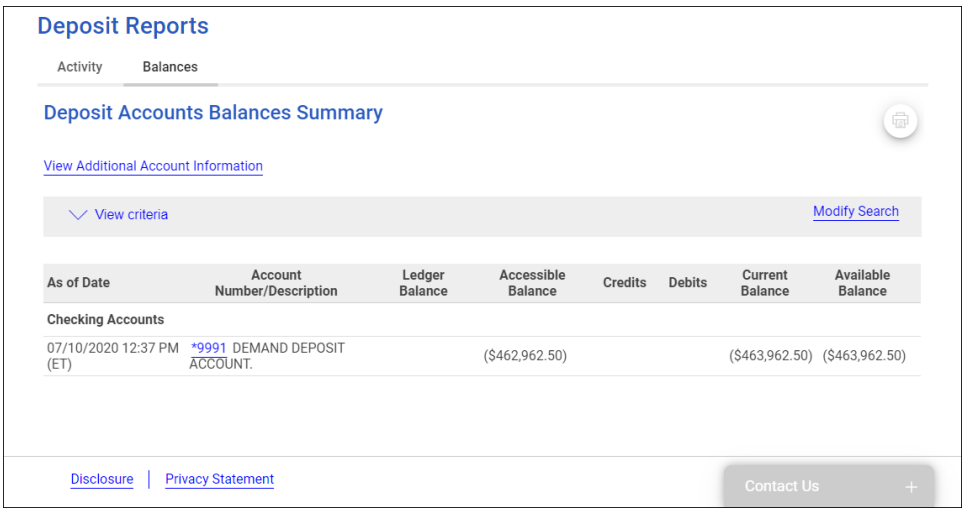
Search for and view summarized information and balances for one or more accounts for a selected date or date range.

1. Click **Reports > Deposit Reporting > Balances**.
2. Complete the following fields:

Account	List of entitled accounts.
Date	**Specific Date**, **Date Range**, or **Previous Business Day**.
Account Sort	**Account number**, **Description**, **ABA number and account number**, **ABA number and description**.

3. Click **Search**.

Deposit Accounts Balances Summary Page Sample



CHECK IMAGING

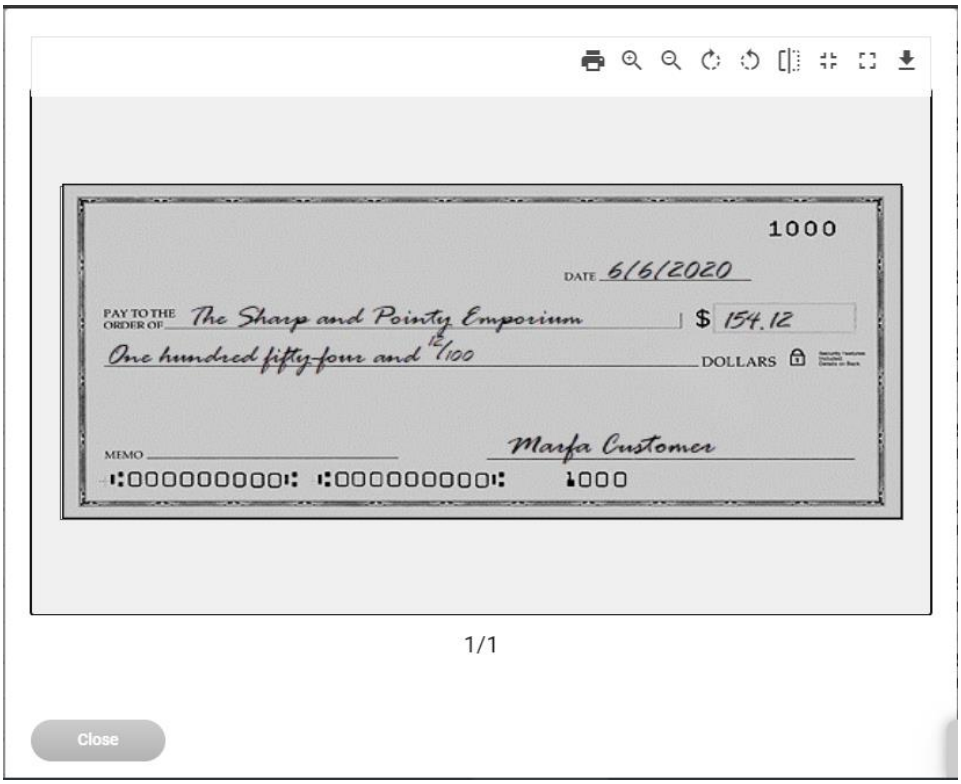
About Check Imaging

Check Imaging allows company users to view electronic images of posted checks.

View a Check Image

1. Click the check image icon ( ) associated with a transaction.

Check Image Viewer Page Sample



Check Image Viewer Controls

Control	Function
	Save image.
	Print image.
	Rotate image clockwise.

Control	Function
	Rotate image counter clockwise.
	Zoom in.
	Zoom out.
	View back.
	Full screen.
	Reset zoom.
	View next image.
	View previous image.

DEPOSIT TICKET IMAGING

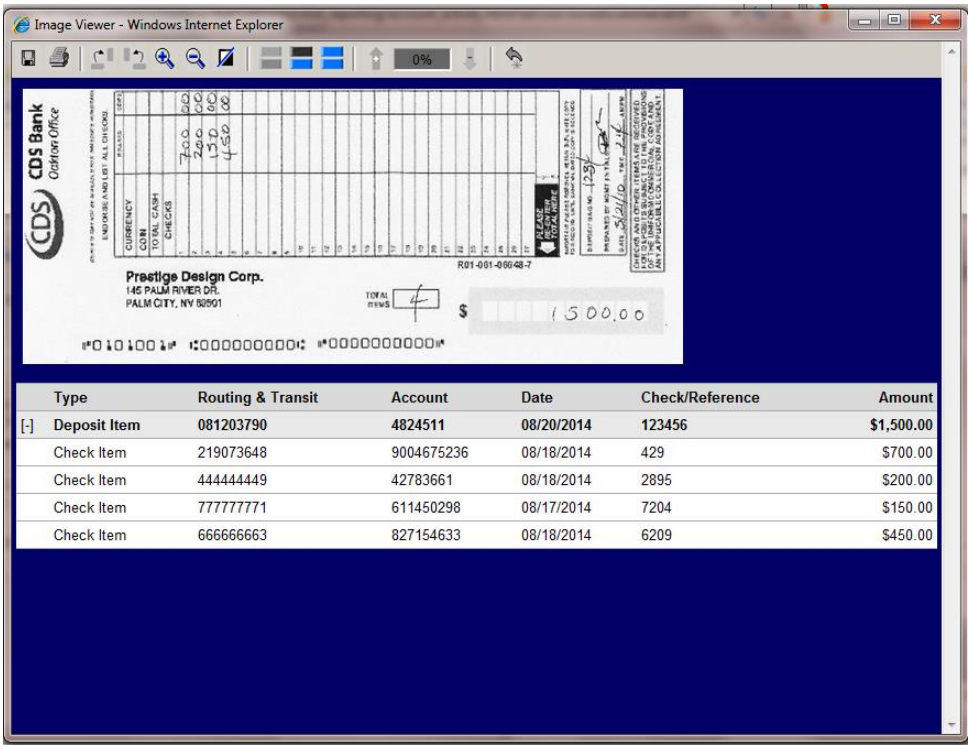
About Deposit Ticket Imaging

Deposit Ticket Imaging helps company users reconcile transactions faster by allowing them to view electronic images of deposit tickets and if available, items contained in the deposit such as checks.

View a Deposit Ticket Image

1. Click the check icon ( ) associated with a transaction.

Deposit Ticket Image Viewer Page Sample



Deposit Ticket Image Viewer Controls

Control	Function
	Save image.
	Print image.
	Rotate image clockwise.
	Rotate image counter clockwise.

Control	Function
	Zoom in.
	Zoom out.
	Invert.
	View front.
	View back.
	View front and back.
	Increase contrast
	Decrease contrast.
	Return to original view.

RETURNED CHECKS

About Returned Checks

The Returned Checks (also called Returned Deposited Items or Imaging Returns) service gives company users immediate access to images of checks that have been deposited and returned for accounts that are entitled to the Information Reporting service. A returned check is typically a check that was deposited by a company user but returned them after the check failed to clear the bank on which it was drawn. For example, a check is returned for insufficient funds.

Company users can be notified automatically when images of returned checks are available by subscribing to the Returned Deposited Item alert.

Search for Returned Checks

Up to three months of images can be retrieved in a search.

1. Click **Reports > Returned Checks**.
   If available, images available for the current day are presented.
2. Click the **Modify Search** link.
3. Complete the following fields:

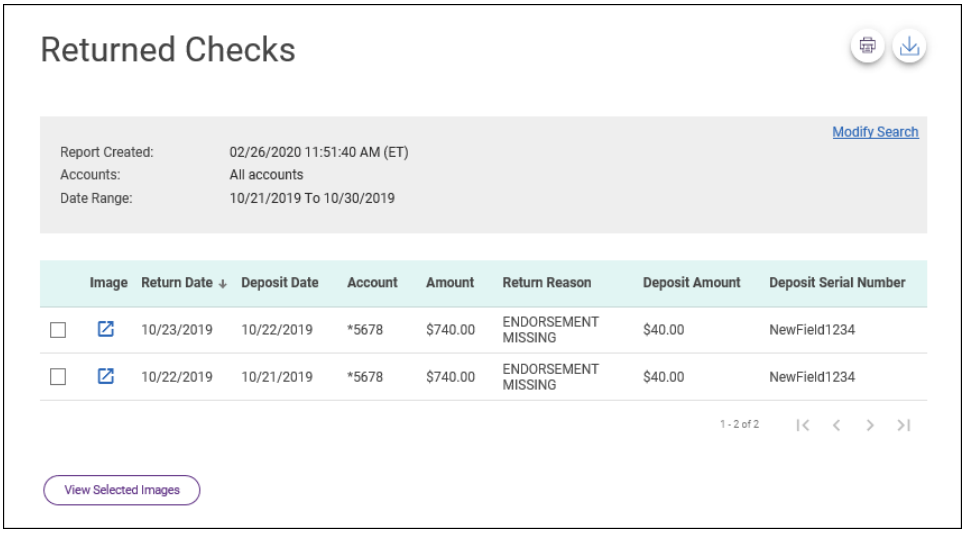
Output To	Defaults to **Screen (HTML)**, which is the only option currently available.
View	Defaults to **All accounts**. Filter account list by type.
Accounts	A list of accounts that are entitled to the Information Reporting service.
Date	**Specific Date** or **Date Range**.

4. **Optional:** To view one or multiple check images, do one of the following:

View one check image	Click the view icon ( ) beside the item you want to view.
View multiple check images	Click the check box in the **Image** column for each image you want to view and then click the **View Selected Images** button.

   The selected image(s) are opened in the image viewer. See the Check Imaging chapter for information about how to use the check image viewer controls.
5. Click **Generate Report**.

Returned Checks Page Sample



Returned Checks

Modify Search

Report Created: 02/26/2020 11:51:40 AM (ET)
Accounts: All accounts
Date Range: 10/21/2019 To 10/30/2019

	Image	Return Date ↓	Deposit Date	Account	Amount	Return Reason	Deposit Amount	Deposit Serial Number
☐		10/23/2019	10/22/2019	*5678	$740.00	ENDORSEMENT MISSING	$40.00	NewField1234
☐		10/22/2019	10/21/2019	*5678	$740.00	ENDORSEMENT MISSING	$40.00	NewField1234

1 - 2 of 2

View Selected Images

ACH REPORTING

About ACH Reporting

ACH Reporting allows company users to view returned ACH transactions and Notice of Change (NOC) information in Digital One Business and update their records so future ACH transactions contain correct information. Notices of Change are linked to the ACH templates they affect (when applicable) so company users can apply the changes quickly.

The Manage Alerts page includes two optional alerts to which company users can subscribe to be notified of Notices of Change and returns automatically.

Notices of Change

About Notices of Change

A Notice of Change is a notice sent from a Receiving Depository Financial Organization (RDFI) to an Originating Depository Financial Organization (ODFI) that informs the ODFI that there is a detail record in an ACH transaction with inaccurate/out-of-date information.

A Notice of Change could be sent for a number of reasons:

- ABA of the bank needs to be updated.
- The account number of the recipient needs to be updated.
- The name of the recipient needs to be updated.
- The account type indicated in the transaction is of the wrong type (checking/savings).
- The individual identification number for the recipient needs to be updated.
- An addenda record was formatted incorrectly or unclear.
- An incorrect SEC code was used for the Outbound International Payment (specific to International ACH Transactions).

A Notice of Change could originate from a one-time or template-based ACH transaction or from a transaction included in an ACH file that has been uploaded to the system.

Note: *Template changes are not subject to a prenote delay (if assigned) only if they are made through the Notices of Change page.*

If a template has both a Notice of Change and pending changes submitted by a company user, the Notice of Change cannot be applied until the pending template changes have received all required approvals or the changes are canceled.

Company users might be prevented by their financial organization from using or modifying an ACH template until the associated Notices of Change are applied.

In these instances, templates appear with an alert icon (⚠) in place of the radio button so they cannot be selected to initiate a transaction.

Pending ACH Transactions

If a template is used to initiate a transaction and then a Notice of Change is received for it, the alert icon appears next to the pending transaction to indicate that it cannot be approved/transmitted.

The alert icon (⚠) remains next to the pending transaction even after the Notice of Change is applied to the template because changes to a template are not applied to pending transactions. In this situation company users can only delete the pending transaction and then recreate it.

Scheduled ACH Transactions

If a template is used to schedule transactions and then a Notice of Change is received for it, fully approved transactions have their last approval removed and are moved to the Approve ACH Transactions page upon their send-on dates. Company users can delete the transactions through the Approve ACH Transactions page.

If a Notice of Change is applied to a template before the schedule is transmitted, the changes are applied to the next scheduled transaction and all previously applied approvals are removed.

Search for Notices of Change

1. Click **Reports > ACH > Notices of Change**. Notices of change received in the last seven days are provided on the Notices of Change page by default.
2. Click the **Modify Search** link.
3. Complete the following fields:

Output To	**Screen (HTML)**, **CSV**, **PDF**, or **NACHA**.
Date	**Specific Date** or **Date Range**.

5. Click **Generate Report**.

   When **Screen (HTML)** is selected as the **Output To** option, the correct values appear in bold green font. Templates that can be updated appear as hyperlinks; the chevron icon (›) can be used to view additional information. Templates that have pending changes appear as read-only and cannot be updated until the pending changes are either approved or canceled. User entitlements determine the templates displayed.

6. If applicable, apply changes to a template by clicking the link in the **Templates Impacted** column.

Returned ACH Transactions

About Returned ACH Transactions

A returned ACH transaction (or return for short) is an ACH transaction that is received by an RDFI and sent back to the ODFI. A returned ACH transaction contains the reason why it was returned.

View Returned ACH Transactions for the Current Date

1. Click **Reports > ACH > Returned ACH Transactions**.

By default, the *Returned ACH Transactions* page appears in the screen (HTML) format and includes returns for the current date for all ACH company IDs.

Note: *The company user's ACH service and account entitlements determine the ACH Company IDs that are shown.*

Search for Returned ACH Transactions

1. Click **Reports > ACH > Returned ACH Transactions**.
2. Click the **Modify Search** link.
3. Complete the following fields:

Output To	**Screen (HTML)**, **CSV**, **PDF**, or **NACHA**.
Company name/ID	A company user's ACH service and account entitlements determine the ACH Company IDs that are available for selection. For example, if a company is only entitled to ACH File Upload, then individual ACH Company IDs are not available for selection.
Date	**Specific Date** or **Date Range**.

4. Click **Generate Report**.

DOWNLOADABLE REPORTS

About Downloadable Reports

Downloadable Reports allows company users to view, print, and download files.

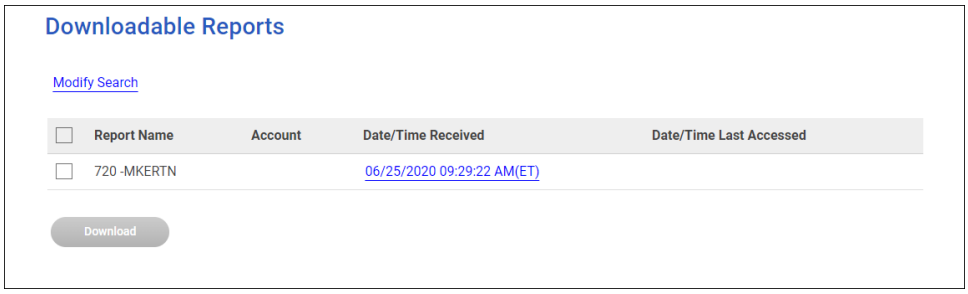
Search for Downloadable Reports

1. Click **Reports > Downloadable Reports**. All reports that are available for the current date are provided by default.
2. Click the **Modify Search** link.
3. Complete the following fields:

Report Name	List of entitled reports.
Date	**Previous Business Day**, **Current Day**, or **Date Range**.

4. Click **Submit**.
5. Do one of the following:
   - Click the check box beside a report and then click **Download**.
   - Click the link in the **Date/Time Received** column to view the details.

Report Download - Selection Page Sample



STATEMENTS AND DOCUMENTS

About Statements and Documents

Statements and Documents allows company users to view statements and other documents, such as notices, for analysis, checking, credit card, loan, and savings accounts.

When a company is set up with the Statements & Documents service the company's Administrator is responsible for setting up accounts for online delivery of statements and documents. Company administrators are also responsible for reviewing and accepting service agreements/disclosures relative to statements and documents.

Note: *Individually billed credit cards are supported. Statements for corporate credit cards billed to a centralized account are not supported.*

The Manage Alerts page includes alerts to which company users can subscribe to be notified automatically when statements and documents are available.

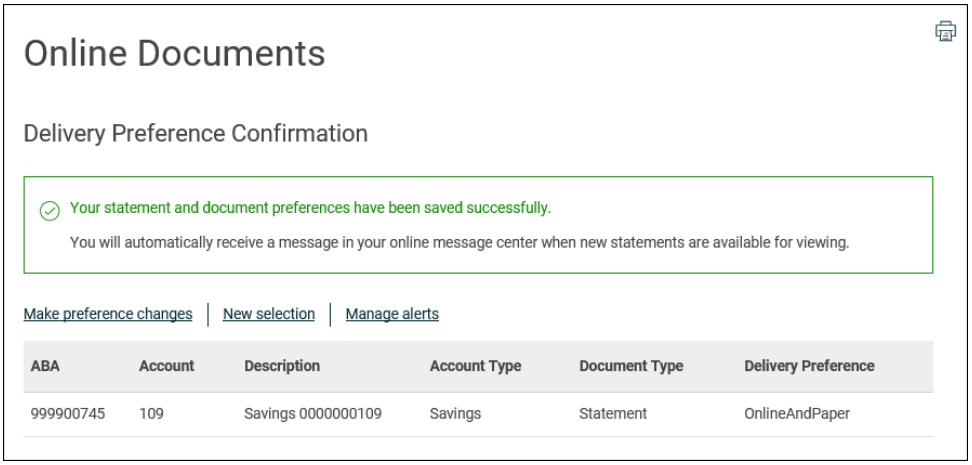
Set up Online Viewing for Statements/Documents

Company administrators are responsible for setting up accounts for online delivery of statements and documents.

1. Click **Reports > Statements and Documents**.
2. Click the **View and maintain document preferences** link.
3. Click the **Delivery Preference** drop-down beside an account and then select one of the following: **Online**, **Online & Paper**, **Delivery Preference**. **Online** should be used for combined online statements for the primary account.

   Online & Paper enrolls the account for online statement/document delivery and continues the delivery of the paper statement.
4. Click **Continue**.
5. If applicable, review the service agreement and click **I agree** to accept it.
6. Click **Save Preferences**.

Delivery Preferences Confirmation Page Sample



Remove Online Viewing for Statements/Documents

1. Click **Reports > Statements and Documents**.
2. Click the **View and maintain document preferences** link.
3. Click the **Delivery Preference** drop-down beside the account from which you want to remove online viewing and then select **Paper**. For combined online statements, select **Paper** for the primary account.
4. Click **Continue**.
5. Review the selected accounts as needed and then click **Save Preferences**.

Search Recent Statements/Documents

Search for the latest statements or documents.

1. Click **Reports > Statements and Documents**.
2. If more than two accounts are enrolled for online document viewing, select a **View** option:

Most recent documents for an account type	View the latest statements or documents for a specific account type (analysis, checking, credit card, certificate of deposit, loan, or savings). This option does not appear if fewer than two accounts are enrolled.
Documents for a specific account	View the statements/documents for a particular account.

3. Do one of the following:
   - If **Documents for a specific account** was selected:
     - Select a **Filter By Account** option: **All accounts**, **Checking accounts**, **Credit card accounts**, **Savings accounts**, or **Recently used**

    - Select an **Account**.

  - If **Most recent documents for an account type** was selected, select an **Account Type**: **Checking accounts**, **Credit card accounts**, or **Savings accounts**.

4. If applicable, select a **Document Type**: **Analysis statement**, **Statement**, or **Notice**.

   Note: *Some of the Document type options may not be available to all company users.*

5. Click **Continue**.

Search Older Statements/Documents

Search for statements/documents received before the last 60 days.

1. Complete the Search Recent Statement/Documents task.
2. Click the **Search for older or specific documents** link.
3. Fill in or select a **Document cycle date** and then click **Search**.

INCOMING WIRE REPORT

About Incoming Wire Report

The Incoming Wire Report service allows company users to view money that has been wired to their accounts.

The Manage Alerts page includes an optional alert to which company users can subscribe to be notified of incoming wires automatically.

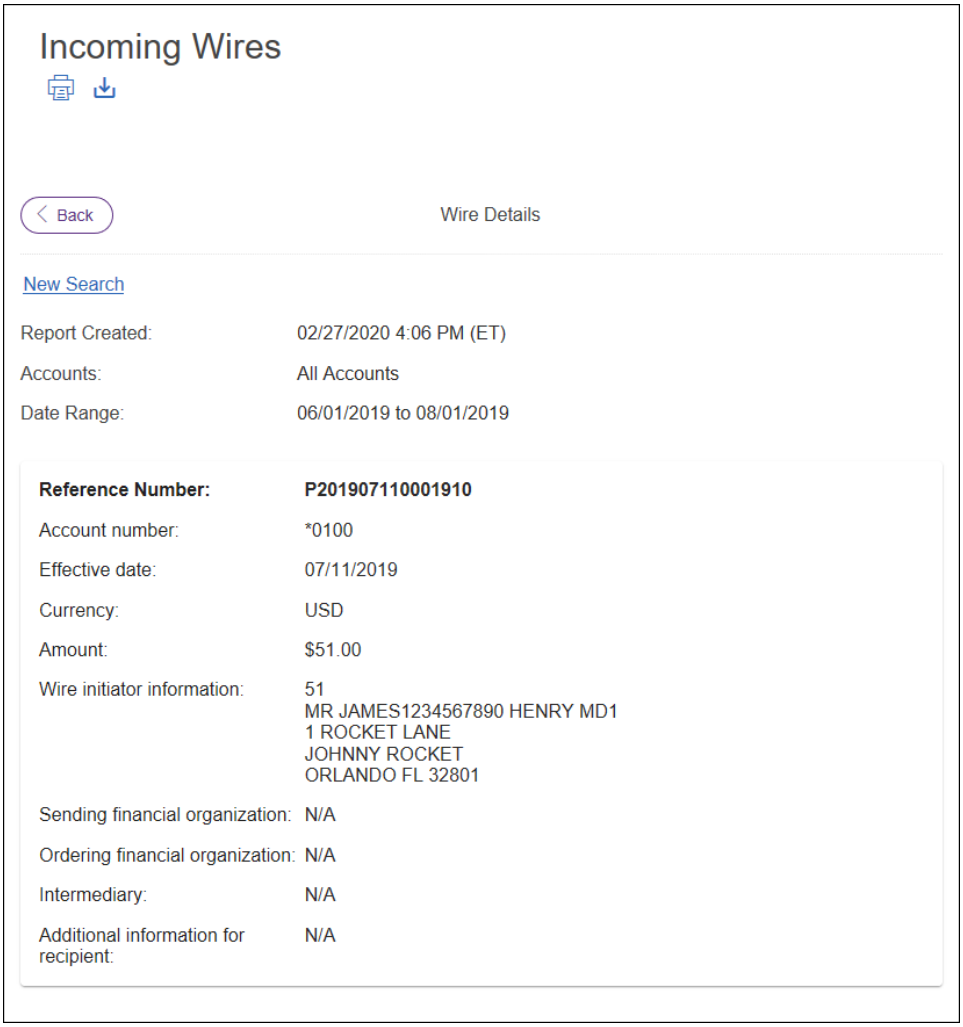
Remittance Information

The inclusion of remittance information with a wire transfer is optional at the discretion of the wire originator. Digital One Business provides access to all remittance information included with incoming wires. Depending on the wire service vendor and the format in which the remittance information is received, it is displayed on the screen or provided in the CSV file.

View Incoming Wires for the Current Date

1. Click **Reports > Incoming Wires**.
2. **Optional:** Review the wire details:
    a. Select each wire to view.
    b. Click **View Selected**.

Incoming Wires Detail Page Sample



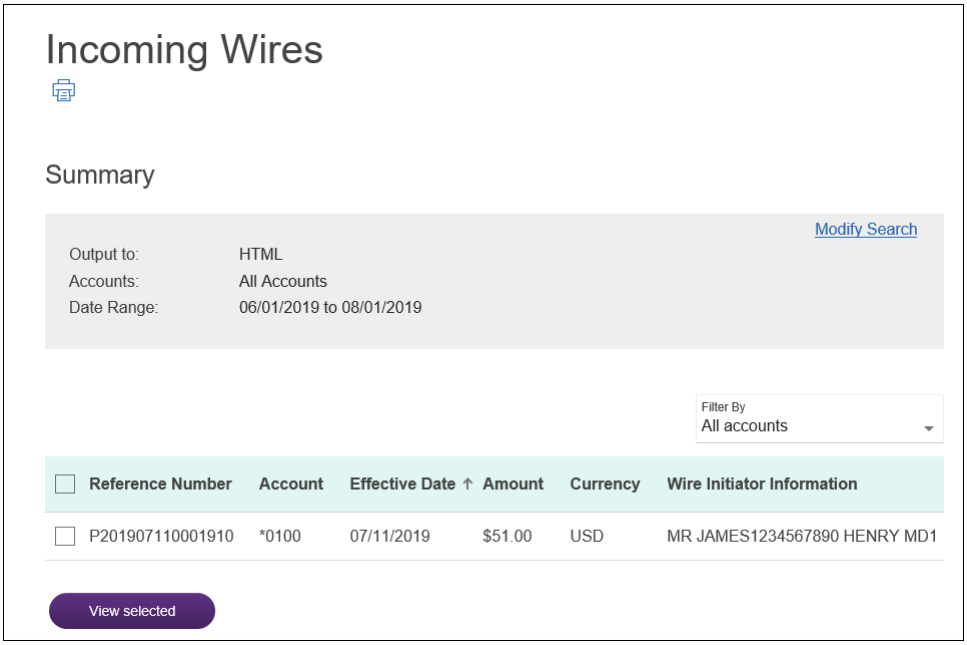
Search for Incoming Wires

1. Click **Reports > Incoming Wires**.
2. Click the **Modify Search** link.
3. Complete the following fields:

Output To	**Screen (HTML)** or **CSV file**.
View	**All Accounts**, **Savings Accounts**, or **Checking Accounts**.
Accounts	List of entitled accounts.
Date	**Specific Date** or **Date Range**.
Wire Initiator (Optional)	Search for a specific initiator by typing part of or the entire name. Refine the search by clicking **Exact Match** .
Amount (Optional)	**Specific amount** or **range**.

4. Click **Search**.

Incoming Wires Page Sample



4. Click **Search**.

Escrow Activity Page Sample

Search for Completed Escrow Transactions

1. Complete the Search Escrow Account Activity task.
2. Click the **Search completed transactions** link.
3. Complete the following fields:

Date	**Specific Date** or **Range**.
Transaction Types	**All Transactions**, **Transaction Types**, or **Transaction Codes**.

.

4. Click **Search**.

LOAN REPORTING

About Loan Reporting

Loan reporting provides company users with loan activity, summary and detailed information about notes and commitments (if applicable).

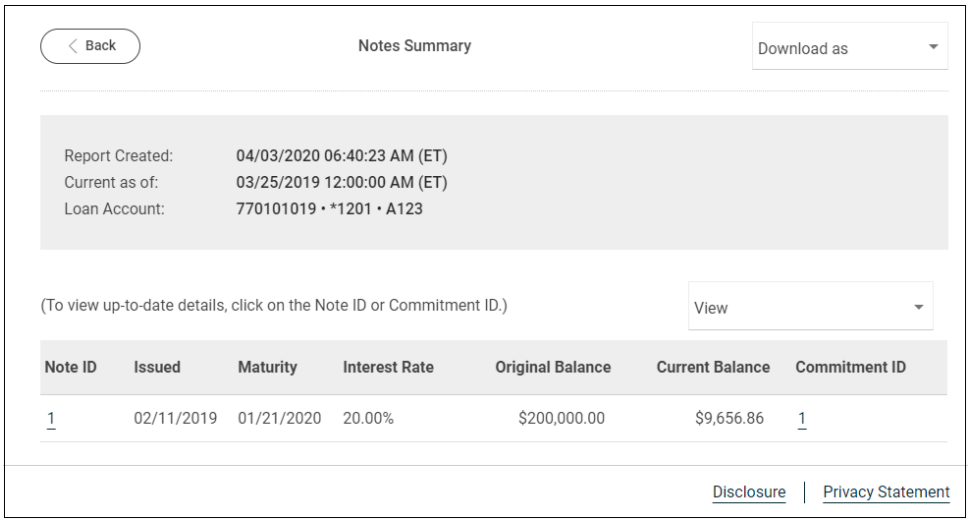
Loan note and commitment balance information can also be accessed quickly through the Welcome page.

Notes

View a Summary of Loan Notes

1. Click **Reports > Loans > Manage Loans**.
2. Click the chevron icon (>) to expand the row for one loan account and view its notes or click the **Show All Notes** link to expand all rows and view all notes at once.
3. Click the link in the **Account Number/Note ID** column or click the more actions icon (•••) and select **Loan Summary - Notes**.

Notes Summary Page Sample



Commitments

View a Summary of Loan Commitments

1. Click **Reports > Loans > Manage Loans**.

2. Click the chevron icon (>) to expand the row for one loan account and view its notes or click the **Show All Notes** link to expand all rows and view all notes at once.

3. Click the link in the **Commitment ID** column or click the more actions icon (•••) and select **Loan Summary - Commitments**.

Commitments Summary Page Sample

Activity

Search Loan Account Activity

View transactions initiated in Digital One Business and those initiated externally (for example, teller window or mailed-in payment) for a selected note.

1. Click **Reports > Loans > Manage Loans**.

2. Click the chevron icon (>) to expand the row for one loan account and view its notes or click the **Show All Notes** link to expand all rows and view all notes at once.

3. Click the more actions icon (•••) and select **Loan Activity - Report**.

   Activity for the past 90 days is shown by default.

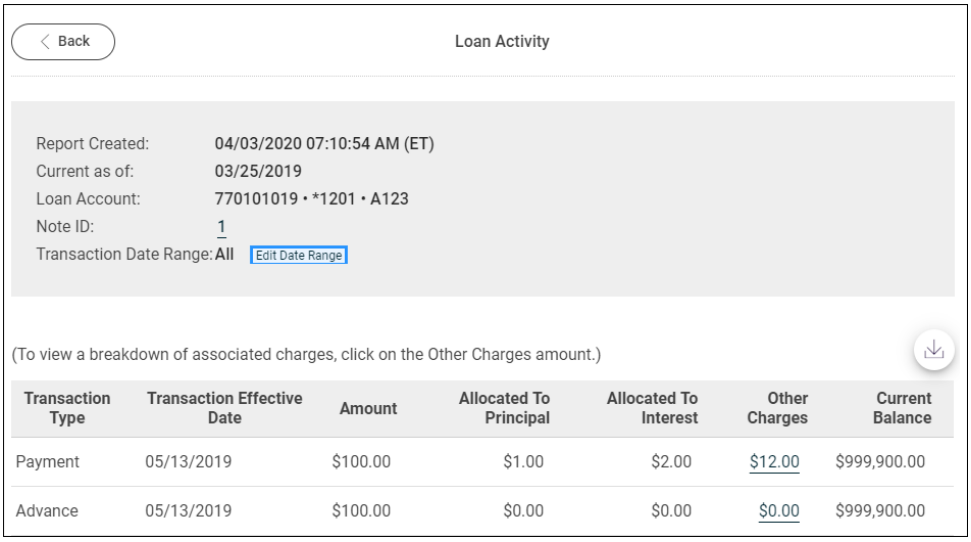
4. **Optional:** Change the default date range to view other activity:

   a. Click the **Edit Date Range** link.

   b. Select a **Date**: **Specific Date**, **Date Range**, **Previous Business Day**, or **Do not limit by date range**.

   c. Click **Save**.

Loan Activity Page Sample



Back

Loan Activity

Report Created: 04/03/2020 07:10:54 AM (ET)
Current as of: 03/25/2019
Loan Account: 770101019 • *1201 • A123
Note ID: 1
Transaction Date Range: All Edit Date Range

(To view a breakdown of associated charges, click on the Other Charges amount.)

Transaction Type	Transaction Effective Date	Amount	Allocated To Principal	Allocated To Interest	Other Charges	Current Balance
Payment	05/13/2019	$100.00	$1.00	$2.00	$12.00	$999,900.00
Advance	05/13/2019	$100.00	$0.00	$0.00	$0.00	$999,900.00

Balances

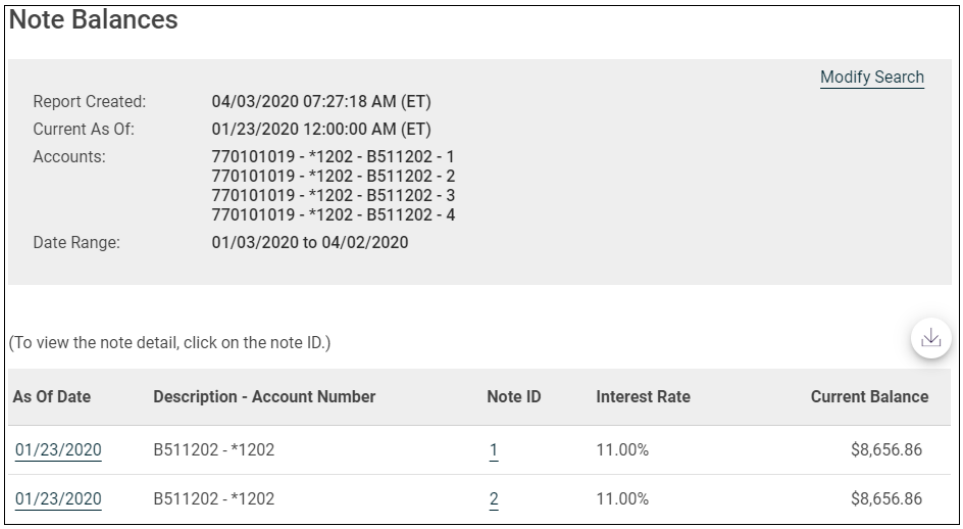
Search Loan Account Note Balances

1. Click **Reports > Loans > Balances**.
2. Complete the following fields:

Output To	**Screen (HTML)**, **CSV file**, **PDF**
View	Select **Available Notes**.
Accounts	List of entitled accounts.
Date	**Specific Date**, **Date Range**, or **Previous Business Day**.

3. **Optional:** Click **Display totals by day for the selected date range**.
4. Click **Generate Report**.

Note Balances Page Sample



Note Balances

Modify Search

Report Created: 04/03/2020 07:27:18 AM (ET)
Current As Of: 01/23/2020 12:00:00 AM (ET)
Accounts: 770101019 - *1202 - B511202 - 1
770101019 - *1202 - B511202 - 2
770101019 - *1202 - B511202 - 3
770101019 - *1202 - B511202 - 4
Date Range: 01/03/2020 to 04/02/2020

(To view the note detail, click on the note ID.)

As Of Date	Description - Account Number	Note ID	Interest Rate	Current Balance
01/23/2020	B511202 - *1202	1	11.00%	$8,656.86
01/23/2020	B511202 - *1202	2	11.00%	$8,656.86

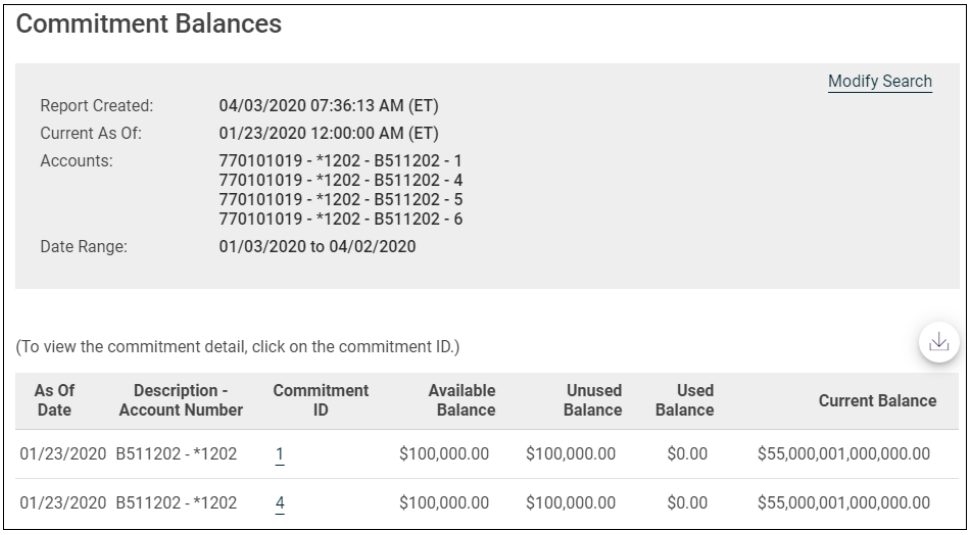
Search Loan Account Commitment Balances

1. Click **Reports > Loans > Balances**.
2. Complete the following fields:

Output To	**Screen (HTML)**, **CSV file**, **PDF**
View	Select **Available Commitments**
Accounts	List of entitled accounts.
Date	**Specific Date**, **Date Range**, or **Previous Business Day**.

3. **Optional:** Click **Display totals by day for the selected date range**.
4. Click **Generate Report**.

Commitment Balances Page Sample



Commitment Balances

Modify Search

Report Created: 04/03/2020 07:36:13 AM (ET)
Current As Of: 01/23/2020 12:00:00 AM (ET)
Accounts: 770101019 - *1202 - B511202 - 1
770101019 - *1202 - B511202 - 4
770101019 - *1202 - B511202 - 5
770101019 - *1202 - B511202 - 6
Date Range: 01/03/2020 to 04/02/2020

(To view the commitment detail, click on the commitment ID.)

As Of Date	Description - Account Number	Commitment ID	Available Balance	Unused Balance	Used Balance	Current Balance
01/23/2020	B511202 - *1202	1	$100,000.00	$100,000.00	$0.00	$55,000,001,000,000.00
01/23/2020	B511202 - *1202	4	$100,000.00	$100,000.00	$0.00	$55,000,001,000,000.00