



TREASURY MANAGEMENT ONLINE BANKING

END USERS GUIDE

SMALL BUSINESS ONLINE VS TREASURY MANAGEMENT ONLINE BANKING	4
Small Business Online Banking.....	4
Treasury Management Online Banking (Business Online Banking).....	4
Trusteer Rapport Download - Important.....	4
BUSINESS ONLINE BANKING SECURITY	5
IDs/Passwords.....	5
User Definitions	5
Initial Password Set-Up	5
Password Changes	5
Lockout	5
Forgotten Passwords/Lock Outs	5
Inactivity Time-out Feature	5
Enhanced Multi-Factor Authentication (MFA)	5
Token for Wires and ACH.....	6
Login Screen	7
OceanFirst Secure Access.....	8
Welcome Screen (Main Page)	10
ADMINISTRATION	11
My Profile	11
MFA Security Code Delivery Options	11
Add Phone Numbers to Your Users' Profile	11
To Activate the Text Feature	12
Manage Users > Add/Change/Remove Users	14
Unlock User	22
Reset User Password.....	23
DUAL CONTROL & SECURITY TOKENS.....	24
Activating your Security Token.....	24
Using the Security Token.....	25
ACCOUNT ACTIVITIES & REPORTING	26
View Account Summary.....	26
Account Details.....	27
WebConnect for QuickBooks.....	28
Search Transactions	29
Stop Payments.....	30



How to Add a Stop Payment.....	30
Stop Payment Activity	31
ESTATEMENT ACCEPTANCE AND VIEWING	32
PAYMENTS & TRANSFERS	36
Account Transfer > Add Transfer.....	36
Account Transfer > Add Recurring Transfer.....	37
Account Transfer > Update Transfer	38
Wire Transfer Overview	38
Freeform Wire.....	38
Template Wire	38
Group Wire	39
CM Information for Foreign Wire Transfers.....	39
Wire Transfer > Initiate Freeform.....	40
Wire Transfer > Maintain Template	41
Wire Transfer > Initiate Template	42
Wire Transfer > Template Group Maintenance.....	43
Wire Transfer > Initiate Template Group	43
ACH Overview	44
ACH > Participant Maintenance.....	45
ACH > Maintain Batch Template	46
ACH > Assign Participant to Batch	47
ACH > Initiate Batch	48
ACH > Send ACH File	49
ACH > Approve/View ACH Activity	50
POSITIVE PAY – SAND.....	51
Positive Pay Overview	51
Set up Users	51
Upload Issue File	55
Review Positive Pay Exceptions.....	56
Screen Layout	58
Read Only Fields.....	58
Editable Fields	58
Reviewing an Item	59
Revalidate Button.....	59
ACH Positive Pay Exception Review & Policies	60
MERCHANT RESEARCH	65
Access and Item Research	65



REMOTE DEPOSIT CAPTURE

CUSTOMER SUPPORT	1
BEFORE YOU BEGIN	1
GETTING STARTED	1
CREATING A DEPOSIT	2
SCANNING WORK.....	4
PROCESSING EXCEPTIONS	5
BALANCING DEPOSITS.....	8
END OF DAY	8
HINTS AND NOTES.....	9
CREATING A DEPOSIT	11
SCANNING WORK.....	12
FIX ERRORS.....	13
BALANCING DEPOSITS.....	17
END OF DAY	18



Small Business Online vs Treasury Management Online Banking

Small Business Online Banking

Support: Customer Care 888 - OCEAN33 x 7710

Sign up: Completed online

- View real-time account balances
- View transaction history (Real-Time)
- Transfer funds between accounts (Real-Time during business hours)
- Bill Payment
- Allows Direct Connect

Treasury Management Online Banking (Business Online Banking)

Support: Treasury Client Services 888 - OCEAN33 x 2215

System Requirement: Windows and Mac environment

Sign up: Treasury Management Agreements required (*must be signed by an authorized signer on all accounts*)

Treasury Management Master Agreement (*required*)

- View Real-Time account balances
 - View transaction history (Real-Time)
 - Transfer funds between accounts (Real-Time)
 - Transaction Search
 - Bill Payment (web pay for small business)
 - Place Stop Payments
 - Account Reconciliation
 - Positive Pay
 - Send wire transfers (foreign and domestic)
 - Initiate ACH transactions*
 - Upload ACH files created in other systems (i.e. payroll)*
 - Allow multiple user capability
 - Allow multiple Tax IDs
 - Loan payments (Real-Time - except for Commercial Loans)
 - Commercial LOC (View, Advance and/or Payment - Not Real Time)*
- *Commercial LOC required.

Trusteer Rapport Download - Important

Trusteer Rapport is an additional security feature that OceanFirst Bank offers to all online banking customers to help safeguard against any potential fraud. This download is available when first logging into Business Online Banking and is free of charge. For more information, go to <http://www.trusteer.com/support>.



Business Online Banking Security

As of March 15, 2018

IDs/Passwords

- User ID, User Password, Company ID
- The IDs must be 4-16 characters in length.
- The Passwords are case-sensitive and must be 9-16 characters in length, contain 1 or more alphabetic characters, 1 or more capitalized alphabetic characters, 1 or more numeric characters, and 1 or more special characters.
- The User Password expires every 120 days.

User Definitions

Super-User – The primary user and main contact for the Bank. There can be only one. Has access to all services the company has signed up for.

Administrator – Assigned by the Super-User, they have the ability to set up other users.

User – End user set up on the system by Super-User or Administrator.

Initial Password Set-Up

The Bank sets Company ID, User ID, and the initial User password for the Super-User. The Super-User is prompted to change the password upon first log-in. The Super-User must set up any other Administrator(s) and or User(s) and their initial passwords, which must be updated upon their first log-in.

Password Changes

All end-users can change their own User Password.

Lockout

After three consecutive unsuccessful attempts to log into the system, the user will be locked. This failed login count is incremented by a Multi-Factor Authentication challenge, as well. With each successful login, the failed login count is reset to zero.

Forgotten Passwords/Lock Outs

- The Super-User must be unlocked and/or have their password reset by the Bank. The Bank has access to unlock/reset the Super-User only.
- Administrators must be unlocked and/or have their password reset by the Super-User.
- Users must be unlocked and/or have their password reset by the Super-User or Administrator.
- Security Questions for password reset can be created in the Administration tab. A user must click on forgot password prior to being locked out to be able to utilize the questions.

Inactivity Time-out Feature

Although it is recommended that customers, or end users, never leave their computers unattended while logged into Business Online Banking; a built-in security feature minimizes the risk in such a situation. The inactivity time-out feature ensures that Business Online Banking automatically shuts off after a designated period of inactivity. The Super-User can specify the length of inactivity before Business Online Banking shuts off. If no time is set, a default time of 10 minutes is automatically used.

Enhanced Multi-Factor Authentication (MFA)

This security feature provides a two-factor authentication to access Business Online Banking. After valid login credentials are entered, if the system does recognize the computer, it will challenge the user to provide a one-time passcode that can be retrieved via phone, text or email. The passcode is only valid for 30 minutes. This is the default time frame and is not customizable.



After entering the passcode, the end user has the option to enroll their computer, and a browser-based secure cookie will be stored on the user's computer which will bypass the one-time passcode process. This cookie will employ a complex device identification process using the browser, the browser version and IP address as part of the identifying criteria.

The end user has the option to enroll more than one computer if they log-in from different PCs and can also un-enroll computers.

These are some of the conditions that could trigger the end-user to require a new one-time passcode after enrollment:

- The IP address is different
- The browser or browser version is different
- The location is different
- The cookie has been deleted from the browser

Token for Wires and ACH

A VeriSign token is an online security credential that adds an extra layer of identity protection when conducting online transactions. By pressing the button on the token, a six-digit security code is generated that is unique to the customer's credential. All Wire and ACH transactions must be approved by the customer using a VeriSign token, before the transaction is transmitted to the Bank.

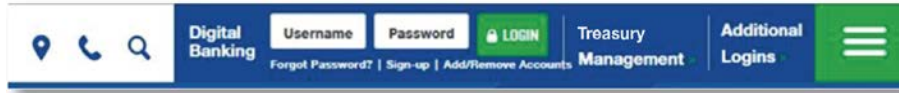


Login Screen

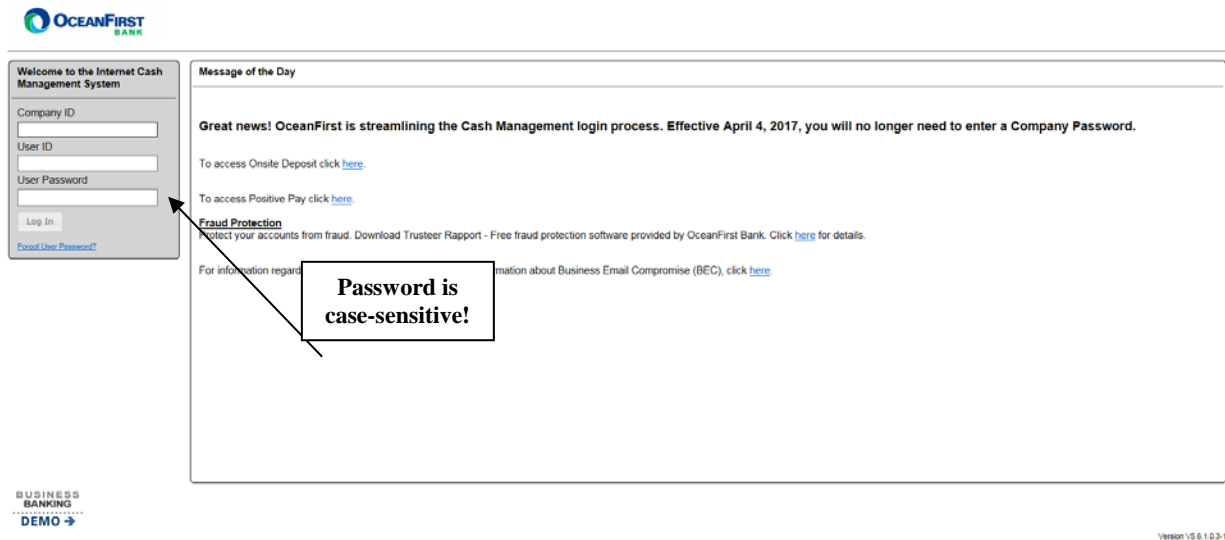
Use the following web address for the Business Online Banking Log-In screen:

<https://oceanfirstonline.btbanking.com/onlineserv/CM/>

To access the Business Online Banking login screen from the OceanFirst home page, click on “Treasury Management” in the blue header.



Once the login screen appears for Business Online Banking, you can add this page to your favorites for easy access.



- Enter Company ID and User ID and User Password.
- Company ID is the same for all users at the company who access Business Online Banking.
- Each individual user at the company will have his/her own User ID and User Password.
- The User Password is case-sensitive.
- The User Passwords will expire every 120 days.

Note: Passwords must be at least 8 characters in length and contain at least one number, one letter, and one special symbol i.e. \$,*!,.



OceanFirst Secure Access




Due to a recent enhancement, the one-time security code used to enroll a user's computer which was previously available only via email, can now be sent by voice call or text message. The two ways to communicate the security code helps safeguard against potential fraud.

Note: The Company Administrator ("Super-User") will receive an email notification each time one of their users initiates this process.)

Secure Access

Important: Do not close this window.
Closing this browser window will **invalidate** the previous security access code sent to you.

Step 1: Please select one of the destinations displayed below to receive your one-time Security Access Code. Once logged in, you may add/change your available Security Access Code delivery methods by selecting Admin > Login Credentials > Secure Access

 Text message You have no Text delivery destinations set up.	 Voice call Make sure your phone is on and your ringer is turned up, please. Send to 6xx-xx6-6680	 Email Remember to check your SPAM folder. Send to ssotkovs@oceanfirst.com
---	---	---

Step 2: Retrieve Security Access Code from Destination Selected in Step 1 [More Info](#)

For extra security protection, a security access code has been sent to you. You must use this code to gain access to your site.

Step 3: Enter Security Access Code

Security Access Code [Help with Security Code](#)

This code does not replace your regular password. It will expire with your session timeout or in 30 minutes. If you did not receive the security access code, or need a code sent again, please return to Step 1 and select the delivery destination.

Click Continue

Enter Security Code received via email.
(Security code is valid for 30 minutes only.)

Sample of Email with Security Code

From: <branchops@oceanfirst.com>
To: <branchops@oceanfirst.com>
Date: 3/1/2012 10:24 AM
Subject: A message from OceanFirst Bank

Your OceanFirst Bank Access Code is: 002949254. Please enter it online now. If you believe that you are receiving this email in error, please contact OceanFirst Bank at 732-240-4500 for further assistance. Please do not reply to this email.

SAMPLE ONLY:

Do **NOT** use this code. It is a sample only. Your security code will be emailed to you when you sign in and receive the Secure Access Screen.

Note: The Company Administrator ("Super-User") will receive an email notification each time one of their users initiates this process.



You will be prompted to **Enroll this Computer for Future Use**.

By doing so, the system installs a “cookie” on your computer that will recognize the computer’s IP Address, thus eliminating the process of obtaining a security code each time at log in. Then click “continue” to enter Business Online Banking.

Note: If you do not check this box, the security code process will be required every time at login.

Secure Access Challenge

Add Extra Protection to the Computer?

To avoid this process in the future, if this is a computer you use regularly, such as your home or office computer, you may enroll this computer for extra protection.

Enroll this Computer for Future Use (Optional)

If this is a public computer, please **do not** enroll this computer.

continue

Click Continue



Welcome Screen (Main Page)

After successfully logging in, you will be at the Welcome Screen.

- The Menu Bar is located at the top of the screen for each page and will allow you to navigate the site with ease.
- As you arrow over each tab of the Menu Bar, you will find a sub-menu with the list of services available on Business Online Banking. Please see the important menu options below:

ADMINISTRATION	ACCOUNT ACTIVITIES & REPORTING	PAYMENTS & TRANSFERS	ONLINE REQUESTS
Add/Change/Remove Users ¹	Account Summary	Account Transfer Services	Photocopy request
View User Activity Reporting ¹	Create Reports	ACH – Includes Sub Menu	Account Research
Set Account Name ¹	Run Selected Report	ACH Processing – Includes Sub Menu	Bill Pay Research
Change Timeout ¹	Transaction Search	Wire Transfer – Includes Sub Menu	
¹	Reconciliation Services	Wire Transfer Processing – Includes Sub Menu	
Change My User Password	Upload Issued Checks	Tax Payments	
Change Email Address	Enter Issued Checks	Bill Pay	
Manage One Time Passcode Delivery	View Issued Check Register		
Un-enroll Computers	Decision Positive Pay Exceptions		
Activate Token	Add Stop Payments		
Set Main Page	View Stop Pmt. Activity		
	Estatements		

¹ Available to company's Super-User or User Administrators only



Administration

My Profile

The option Manage Users is used to add, change and remove users as well as determine the services and accounts they can have access to. It begins by accessing Add/Change/Remove Users in which you can create a profile for each user. This profile includes a unique user ID and secure password, as well as permission settings that enable the user to access certain accounts with specific services.

The controls are arranged in three logical groups: **User Information** (basic identifying data), **Account Permissions** (account access and service restrictions) and **Features/Services** (access to Business Banking features and services).

Only the *Company Administrator* created by the *financial institution* has the ability to modify other users who are designated as Administrators. An administrator user created by the Company Administrator can view, add, delete, and modify non-Administrative users.

Note: Changes in **Manage Users** do not affect sessions that are already underway. Users with active sessions must log out then log back in to see modifications made within their profiles.

MFA Security Code Delivery Options

In order to receive a security access code to enroll the user's computer, there are now two ways to communicate the security code in addition to an email address: voice call or text messaging. The two new options help safeguard the delivering of sensitive information and decrease the potential for fraud. The procedures below demonstrate how to set up this feature.

Add Phone Numbers to Your Users' Profile

Use the steps below to add a phone number to your User's profile. Once the phone number has been added, they will be able to receive their security code via voice call. They will need to log in to activate text messaging.

1. Once logged into online banking, go to Admin> Manage Users > Add/Change/Remove Users.

2. Scroll down to the "MFA Security Code Delivery Options" Section
 - a. Please enter the Phone Number in the field available. (Direct lines only; extensions cannot be accommodated.)
 - b. Click on the "Voice" checkbox. (You cannot click on the Text checkbox. Your User will have to activate this when they login.)
 - c. Complete your changes by clicking on the "update" button.



Administration | **Account Activities & Reporting** | **Payments & Transfers** | **Online Requests**

Add/Change/Remove Users

Select a user from the drop-down list or New to clear fields and add a new user.

Current User: **ACHTESTER** OR **New**

User Name: **TestACH**
 User ID: **ACHTESTER**
 User Password:
 Confirm Password:
 Email Address: **onsitedeposit@oceanfirst.com**

Update **Delete** **Reset** **List**

Security Options

Reset All MFA Credentials Unenroll computers and invalidate existing password. Requires entry of a new password before clicking this button.

Unenroll Computers Unenroll user's computers and force an MFA challenge at next login.

MFA One-time Passcode Delivery Options

Email Address	Phone Number	Ext.	Ext. Dial Delay	Voice Text
onsitedeposit@oceanfirst.com			N/A	<input type="checkbox"/>
			N/A	<input type="checkbox"/>
			N/A	<input type="checkbox"/>
			N/A	<input type="checkbox"/>
			N/A	<input type="checkbox"/>

To Activate the Text Feature

Once your phone number(s) has been added to the Business Online Banking system by your Company Administrator (OceanFirst must add the phone number(s) for the Company Super-User), you will be able to receive your security code via a voice call.

To activate text messages option for your phone number(s) use the following steps:

1. Once logged into online banking, go to Admin> My Profile > Manage One-time Passcode Delivery

CASH MANAGEMENT | last logged in 01/14/2014 01:36 PM EST

Administration | **Account Activities & Reporting** | **Payments & Transfers** | **Online Requests**

Manage Users | **Manage Company** | **My Profile**

Add/Change/Remove Users
 View User Activity Reporting

Set Account Name
 Change Timeout
 Change Company Password

Change My (User) Password
 Change Email Address
Manage One-time Passcode Delivery
 Unenroll Computers
 Activate Token
 Set Main Page

to your phone

tion / Status

tivated

Message and Data Rates May apply. For help, text HELP to 501060 from your mobile phone or contact your Administrator. To disable this service, text STOP to 501060 from your mobile phone. By entering a mobile phone number you certify that you are the account holder, or have the account holder's



2. Enhanced Login Security screen
 - a. Please check the "Text" box to enable the text feature for a particular phone number.

last logged in 01/14/20

Administration Account Activities & Reporting Payments & Transfers Online Requests

Manage One-time Passcode Delivery - Secure Access

- If Text is selected for a phone number, you must click **Activate Text** to continue the activation process. A text message will be sent to your phone containing an activation code. Phones with extensions may not be enabled for text.
- By clicking **Activate Text** you acknowledge that you have read and accept the full [terms and conditions](#) for this phone.
- You **MUST** click "Update" to complete activation and save any changes.

Phone Number	Voice	Text	Text Action / Status
(732) 557-1671	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Activated

Message and Data Rates May apply. For help, text HELP to 501060 from your mobile phone or contact your Administrator. To disable this service, text STOP to 501060 from your mobile phone. By entering a mobile phone number you certify that you are the account holder, or have the account holder's permission to do so.

- b. Next please click on the "Activate Text" link and an activation code will be sent to your hand held device.

Phone Number	Voice	Text
(818) 222-2222	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Text Activated
(818) 222-2222	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Activate Text

Message and Data Rates May apply. For help, text HELP to 44833 from your mobile phone or contact your Administrator. To disable this service, text STOP to 44833 from your mobile phone. By entering a mobile phone number you certify that you are the account holder, or have the account holder's permission to do so. Compatible mobile carriers include AT&T, Alltel, Sprint, T-Mobile, U.S. Cellular®, and Verizon Wireless.

- c. Enter the code that was sent to your hand held device in the "Activation Code" box and click on "Submit"

Phone Activation for Text Messaging

We have sent a text message to your phone with your Activation Code. Please enter this code into the field below and click Submit.

Activation Code

- d. Please update the screen by clicking on the "update" button at the bottom. This has completed your text feature enablement.

Email Address



Manage Users > Add/Change/Remove Users

Add a User

1. Under the Administration tab, click on Manage Users, then Add/Change/Remove Users.
2. Click the “New” button to clear all fields.
3. Enter the user’s name and create a User ID. The end user will use this User ID when he or she logs into Business Online Banking.
4. Create a User Password for the end user and enter it a second time in the “Confirm” field. Again, the end user will use this User Password when they log into Business Online Banking.
5. Enter the end user’s email address.
6. In the Account List section, click the checkboxes on the grid for specific accounts and system services that will grant the end user permission to access. Use the **ALL** checkbox for each row if the end user will have access to full services for a specific account or use the **SELECT ALL** checkbox for each column if the end user will have access to a specific service for all applicable accounts.
7. Click on the Features/ Services checkboxes to grant the end user appropriate access for Business Online Banking Services, along with any set dollar limits of authority for wire and ach transactions.
8. If your company does not have access to a particular service, that option will not appear in the navigation columns when logged in. However, it will appear on the “Add/Change/Remove Users” screen in gray, indicating availability.
9. Click the **Add** button.

Note: The Company User ID is initially provided by OceanFirst Treasury Client Services

Changing User Information

1. Under the Administration tab, click on Manage Users, then Add/Change/Remove Users.
2. Select the end user by clicking in the Current User field. The selected user’s information will appear.
3. The following information can be changed and updated:
 - o End user information and password.
 - o Check or uncheck access to specific accounts and/ or services.
 - o ACH and Wire limits can be changed as well.
4. Then, click the **Update** button.



Account Permissions

Account Permissions for TEST ACCOUNT												
Account Number	Account Name	Acct Rptg	Acct Transfr Cr	Acct Transfr Dr	NSF Acct Transfr	Wire Transfr	Stop Pmt	ACH	Fed Tax Pmt	Recon Excppts	Recon Issues	All
225192395	Commercial LOC	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
370110000011	Savings FOR ME	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
470120000011	CD	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
570000000001	OPERATING	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
570006001234	Payroll	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Select All		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Administration
<input type="checkbox"/> User Administrator

The **Account List** grid is comprised of columns of check boxes with one row for each account defined for your company. Each column represents one type of banking service that is available for each account listed; a checked box in a row/ column position indicates that the user has permission to use that column's service on that row's account.

The available services include:

Account Reporting (ACCT RPT)

Account Transfer Credit (ACCT XFR CREDIT)

Account Transfer Debit (ACCT XFR DEBIT)

Book Transfer Non-Sufficient Funds (NSF BOOK XFR) – **This feature is not available.**

***Wire Transfer** (WIRE XFR)

Stop Payment (STOP PMT)

***ACH**

***Tax Payment** (TAX PMT)

***Reconciliation Issues and Exceptions** (RECON SRVCS ISSUES & RECON SRVCS EXCPTS)

All (ALL)

***Bill Pay** (BILL PAY)

*This feature requires additional paperwork and approval.

Some services cannot be used with some account types. The system automatically disables the checkboxes in such cases, so you cannot inadvertently assign an invalid capability.



Features/Services

Account Reporting			
<input checked="" type="checkbox"/> Allow Account Reporting			
Account Transfer			
<input checked="" type="checkbox"/> Allow Account Transfer			
Wire Transfer			
<input checked="" type="checkbox"/> Allow Wire Transfer			
<input checked="" type="checkbox"/> Initiate Template		<input checked="" type="checkbox"/> Initiate Group	
<input checked="" type="checkbox"/> Initiate Freeform		<input checked="" type="checkbox"/> Approval	
<input checked="" type="checkbox"/> Template Maintenance		<input checked="" type="checkbox"/> Template Group Maintenance	
<input type="checkbox"/> Investigation Request			
Daily Limit	Transaction Limit	Daily Approval Limit	Transaction Approval Limit
\$50	\$50	\$50	\$50
Stop Payments			
<input type="checkbox"/> Allow Stop Payments			
<input type="checkbox"/> Stop Payments			
ACH			
<input checked="" type="checkbox"/> Allow ACH			
<input checked="" type="checkbox"/> Participant Maintenance		<input checked="" type="checkbox"/> Assign Participant to Batch	
<input type="checkbox"/> ACH Approval		<input type="checkbox"/> Suppress Email Approval Request	
<input checked="" type="checkbox"/> Batch Template Maintenance		<input checked="" type="checkbox"/> Initiate Batch	
<input type="checkbox"/> Import ACH Data			
<input checked="" type="checkbox"/> Send ACH File			
Daily Credit Limit	Daily Debit Limit	Batch Credit Limit	Batch Debit Limit
\$5.00	\$5.00	\$5.00	\$5.00

The **Features and Services** sections give fine control over what services and specific features a user may access, such as setting dollar-value limits for ach and wire transactions.

Note: In Business Banking, all limit definitions represent maximum allowable values. That is, the limit value represents the largest amount that is acceptable, and an exception condition occurs only if the user or company exceeds the limit value. In that case, the system will flag it as pending and will require an approval by a user with a higher dollar-value limit or if the company exceeds the limit value, Treasury Client Services needs to be contacted to request and obtain approval.



Glossary of Feature and Services Terms

Deposit Control Description	
Administration	
User Administrator	Grants access to this screen (i.e., the capability to create, update and delete user definitions) and other Administration subtopics (Activity Reporting, Balance Alerts, Account Maintenance, Change Company/User Passwords and Change Timeout).
Balance Reporting	
Allow Balance Reporting	Grants access to the Balance Reporting service.
Allow Transfer	
Allow Account Transfer	Grants access to the Account Transfer service.
Wire Transfer	
Allow Wire Transfer	Grants general access to the Wire Transfer service. The other checkboxes control access to the specific Wire Transfer functions.
Initiate Template	Grants permission to submit Template-based Wire Transfers.
Initiate Group	Grants permission to submit Group-based Wire Transfers.
Initiate Freeform	Grants permission to submit <i>freeform wire</i> transfers (i.e., wire transfers that do not use predefined templates).
Approval	Designates the user as a Wire Transfer Administrator, with the capability to approve or deny wire transfer submittals. Wire Transfer Administrators receive system-generated email messages whenever a user submits a new wire transfer that requires approval.
Template Maintenance	Grants permission to create, modify and delete wire template definitions
Template Group Maintenance	Grants permission to create, modify and delete wire group definitions.
Investigation Request	Grants permission to initiate a wire transfer investigation.
Incoming Wires	Grants permission to access incoming transfer details. (<i>Wire Interface Dependent</i>)
Suppress Incoming E-mail Notification	Prevents the system from sending email to the user regarding incoming wires. (<i>Wire Interface Dependent</i>)



Suppress E-mail Approval Request	Prevents the system from sending email approval requests to the user. (Without this setting, Wire Administrators receive email every time a user initiates a wire transfer that requires approval.) This excludes ACH Prefunding Pending batch submissions. ACH Prefunding batch E-mail notifications cannot be suppressed.
Foreign Exchange Rates	Grants permission to view the foreign currency exchange rates table.
Daily Limit	Specifies the daily cumulative maximum amount of funds the user can transfer.
Transaction Limit	Specifies the maximum amount of funds the user can transfer in any single transaction.
Daily Approval Limit	Specifies the daily cumulative maximum amount of funds the user can approve for a transfer.
Transaction Approval Limit	Specifies the maximum amount of funds the user can approve in any single transaction.
Stop Payments	
Allow Stop Payments	Grants access to the Stop Payments service.
ACH	
Allow ACH	Grants general access to the ACH service. The other checkboxes control access to the specific ACH functions.
Participant Maintenance	Grants permission to add, modify and delete ACH participant definitions.
ACH Approval	Designates the user as an ACH Administrator, with the capability to approve or deny ACH submittals. ACH Administrators receive system-generated email messages whenever a user submits a new ACH <i>batch</i> that requires approval. (The Super-User is automatically an ACH Administrator.)
Batch Template Maintenance	Grants permission to add, modify and delete ACH batch template definitions.
Reversal	This option is not supported. ACH reversals must be done by creating a new ACH batch to reverse the original transaction.
Initiate Batch	Grants permission to submit ACH batches.
Transaction Entry Maintenance	Grants permission to define which participants are included in ACH batches.
Suppress E-mail Approval Request	Prevents the system from sending email approval requests to the user. (Without this setting, ACH Administrators receive email every time a user initiates an ACH batch that requires approval.)



Upload ACH file	Grants permission to upload ACH files to the financial institution.
Import ACH file	Grants permission to import ACH files and add their batch and participant definitions to the database.
Daily Credit Limit	Specifies the maximum daily cumulative amount the user can initiate for ACH Credit origination files.
Daily Debit Limit	Specifies the maximum daily cumulative amount the user can initiate for ACH Debit origination files.
Batch Credit Limit	Specifies the maximum Credit amount of funds the user can transfer in any single ACH Batch.
Batch Debit Limit	Specifies the maximum Debit amount of funds the user can transfer in any single ACH Batch.
Daily Approval Credit Limit	Specifies the maximum daily cumulative amount the user can approval of ACH Credit origination files.
Daily Approval Debit Limit	Specifies the maximum daily cumulative amount the user can approval of ACH Debit origination files.
Batch Approval Credit Limit	Specifies the maximum Credit amount of funds the user can approve in any single ACH Batch.
Batch Approval Debit Limit	Specifies the maximum Debit amount of funds the user can approve in any single ACH Batch.
Online Services	
Allow Online Services Note: A user must have Balance Reporting capability for an account in order to use Online Services with that account.	
Photocopy Request	Grants permission to request a photocopy (or an electronic image) of a paid check or earlier account statement.
Check Reorder	Grants permission to submit online check orders.
Account Research	Grants permission to initiate requests to the financial institution to investigate or clarify specific account activity.
Cash/Change Order Form	Grants permission to request cash shipments from the financial institution.
Bill Pay Research	Grants permission to initiate requests to the financial institution to investigate or clarify specific Bill Pay activity.
Reconciliation Services	
Allow Reconciliation	Grants general access to the Reconciliation service. The other checkboxes control access to the specific Reconciliation functions. Reconciliation Services



	supports checking accounts only.
Issues Reconciliation	Grants permission to reconcile the issued items and allows the user to view, filter, and export the issue items in register.
Exceptions Processing	Grants permission to submit exception decisions for processing.
Suppress Exception Notification	Prevents the system from sending email every time the FI uploads exceptions.
Suppress Issues Notification	Prevents the system from sending email every time the FI downloads an Issues Register for processing.
Issues Register Input	Grants permission to manually input issues into a register for processing.
Upload Issues File	Grants permission to upload Issues Register file to the FI.
Other Services	
Bill Pay	Grants permission to use the Bill Pay system.

Removing a User

1. Click the **Administration tab**, and then option Add/Change/Remove Users.
2. Select the *end user* you want to delete by clicking in the **Current User** list. The selected user's information appears in the screen.
3. Verify that the correct end user is selected.
4. Click the **Delete** button. A dialog box appears, prompting for confirmation.
5. Click the **OK** button to confirm the deletion or click the **Cancel** button to leave the record unchanged.



Reset Login Credentials

The **Reset All MFA Credentials** option will allow you to reset and invalidate a user's password and computer/cookies at the same time. You must provide new password information prior to clicking this option.

Add/Change/Remove Users

Select a user from the drop-down list or New to clear fields and add a new user.

Current User: ACHTESTER OR New

User Name: TestACH
User ID: ACHTESTER
User Password:
Confirm Password:
Email Address: onstedeposit@oceanfirst.com

Update Delete Reset List

Security Options

Reset All MFA Credentials Unenroll computers and invalidate existing password. Requires entry of a new password before clicking this button.

Unenroll Computers Unenroll user's computers and force an MFA challenge at next login.

MFA One-time Passcode Delivery Options

1. Display the **Add/Change/Remove Users** screen.
2. Select the user record.
3. Enter new password information in both fields.
4. Click the **Reset All MFA Credentials** button (do not click update).

The user will be challenged with the Temporary Access screen upon their next login to provide a Security Code and/or add extra security to their computer. Once the user provides the Security Code the user will be presented with the request to change their password.



Un-enroll Computers

The **Un-enroll Computers** option will allow you to invalidate the user's computer/cookies without resetting their password.

1. Display the **Update Customer** screen.
2. Select the customer record using one of methods described above.
3. Click the **Un-enroll Computers** button (do not click update).

The user will be MFA challenged upon at the next login to provide a Security Code and/or add extra security to their computer.

Unlock User

From the menu, choose ADMINISTRATION, and then choose Manage Users and click on Add/Change/Remove Users. Choose your User from the "Current User" dropdown.



Reset User Password

From the menu, choose ADMINISTRATION, and then choose Manage Users and click on Add/Change/Remove Users. Choose your User from the “Current User” dropdown.

CASH MANAGEMENT Welcome, TEST ACCOUNT
last logged in 01/17/2014 03:49 PM EST

Administration | **Account Activities & Reporting** | **Payments & Transfers** | **Online Requests**

Add/Change/Remove Users

Select a user from the drop-down list or New to clear fields and add a new user.

Current User: OR

User Name	<input type="text" value="Susie Q"/>
User ID	<input type="text" value="SUSIE"/>
User Password	<input type="password" value="••••••"/>
Confirm Password	<input type="password" value=""/>
Email Address	<input type="text" value="ssotkovs@oceanfirst.com"/>

Reset the password by completing the “Password” and “Confirm” fields. (The password you create is case-sensitive.)

And then click on the “update” button.



Dual Control & Security Tokens

Security tokens are used when initiating and/or approving Wire and ACH transactions within Business Online Banking. Once the button on the token is pressed, a code will appear which is inserted in the appropriate box within the Business Online Banking screen to approve and submit the transaction. When someone initiates a transaction and then a second person approves the pending transaction, it is known as “Dual Control”. When “Dual Control” is in place, the security tokens are utilized only by the users who can approve wire and ach transactions. Users who initiate such transactions cannot approve their own. “Dual Control” will also trigger an approval when wire templates are created by a user.

Activating your Security Token

Below are procedures to activate a security token.

1. Under the Admin menu, choose option “Activate Token” under My Profile.

last logged in 01/14

Administration	Account Activities & Reporting	Payments & Transfers	Online Requests
Manage Users Add/Change/Remove Users View User Activity Reporting	Manage Company Set Account Name Change Timeout Change Company Password	My Profile Change My (User) Password Change Email Address Manage One-time Passcode Delivery Unenroll Computers Activate Token Set Main Page	

last logged in 01/14

Activate Token

Token Serial Number (number etched on back of token)

Security Code (number displayed on front of token)

2. In the first box of the activation screen, enter the security token serial number located on the back of the token, including the letters.
3. In the second box of the activation screen, enter the code by pressing on the button on the front of the security token.
4. Click the submit button.

Token Serial Number:

Your serial number is found on the back of the token and includes all letters and numbers following the “S/N:”





Security:
To receive your token code, press the power button on the front of the token.

Using the Security Token

If your company does not require dual control for approvals with ACH or Wire Transfers, you will be prompted to enter your token code at the time you initiate your transaction by pressing the power button on the front of the token.

If your company does require dual control for approvals with ACH or Wire Transfers, the approver (not the initiator) will need to enter the token code at the time of approval.



Power Button

Enter the displayed security token code at the location indicated on your screen.

Wire Approval Review

To approve the selected wires for processing, enter your Security Code and press "Approve". If you would like to cancel, review or change your selection, press "Cancel" to return to the previous screen.

Security Code

***Dual control is required by OceanFirst Bank for all ACH and Wire customers. Exceptions will be made on a case by case basis at OceanFirst's discretion.**



Account Activities & Reporting

View Account Summary

last logged in 01/15/2014 10:18 AM EST

Administration | Account Activities & Reporting | Payments & Transfers | Online Requests

Company: TEST ACCOUNT

Clicking on the name of account (blue font) will open the Account Details page, which provides transaction history.

Account Summary

Information valid as of Wednesday, January 15, 2014 at 11:06 AM EST. [Get the latest balances.](#)
*Balances displayed with an asterisk may not be current

Deposit Accounts

Description	Type	Account Number	Current Balance	Ledger Balance	Available Balance	Collected Balance	More	Stmt
OPERATING	CHECKING	570000000001	0.00*	0.00	0.00*	0.00		
Payroll	CHECKING	570006001234	6.77	6.77	6.77	6.77		
Savings FOR ME	SAVINGS	370110000011	13.24	13.24	13.24	13.24		
Totals			20.01	20.01		20.01		

Other Accounts

Description	Type	Account Number	Current Balance	Available Balance	Stmt
CD	CD	470120000011	10.00*	0.00*	
Totals			10.00		

Loan Accounts

Tiered Loan Accounts

Master Loan Account	Type	Principal Balance/Credit Limit	Interest Rate	Maturity Date	Credit Line/Note Number	Available Balance	Next Prin Pymt Date Due	Next Int Pymt Date Due
000000000000

- There are three (3) main areas to the View Account Summary Page:
 - Deposit Accounts area lists checking and savings accounts.
 - Other Accounts area lists CDs
 - Loan Accounts & Tiered Loan Accounts lists loan products.
- Balances displayed are Real-Time unless followed by an asterisk.
- The magnifying glass will provide further information including statement cutoff date and accrued interest.
- The account name (in blue font) is a “hyperlink.” Clicking on it will bring you to the Account Details page where the transaction history can be found.



Account Details

Account Details

Information valid as of Wednesday, March 28, 2018 at 10:42 AM EST Print Back

Account Selection	Account Description	Current Balance	Available Balance
570007654321 - CHECKING	CHECKING	59.00	59.00

Request Specific Date Range
From 02/26/2018 To 03/28/2018
[Advanced Search >>](#)

Submit Retrieve Yesterday's Transactions Retrieve Today's Transactions

The system has completed your history request for dates 02/26/2018 through 03/28/2018 for 570007654321 - CHECKING account.

Posted Transactions

Date	Transaction	Description	Debit	Credit	Balance
03/15/2018	TRANSFER FROM DDA#70000123456 ON 03 15 AT 13.55			1.00	59.00
Totals			0.00	1.00	

First | Prev | Show

[more](#)

Change the account being viewed using the drop-down.

List can be sorted by clicking on the up or down arrows next to any column heading.

If over 500 transactions, a [more](#) button will appear.

- Account Details will automatically list current and prior day activity.
- To change the dates displayed, change the date range in “Request Specific Date Range” area and click the [submit](#) button.
- Six (6) months of transaction history is saved by the system. (Upon initial sign-up, only 1 month is available.)
- The page will display 500 transactions at a time. A [more](#) button will appear when there are more than 500 transactions. Once the [more](#) button goes away there are no more transactions to display.
- In the Available Transaction Categories area, the user can choose to display only Debits, only Credits or both debits and credits.
- Running Balance currently not available.



WebConnect for QuickBooks

The system has completed your history request for dates 01/16/2014 through 01/17/2014 for 570006001234 - Payroll account.

Posted Transactions

No history available for requested criteria.

Select Export Format: WebConnect for QuickBooks

- WebConnect for QuickBooks
- QuickBooks
- Quicken/Money
- Comma-delimited
- HTML

OceanFirst Bank Email | Help | Log Out

- At the bottom of the Account Details page, the user can choose to export the transactions displayed on the screen. Only those items on the screen will be exported. If there is a button, it must be clicked and another file must be exported. Continue this process until the button goes away.
- The export can be in the following formats: QuickBooks, Quicken/Money, Comma-delimited and HTML.
- The user will be prompted to choose where the file is to be saved.
- Importing the file into the QuickBooks, Quicken or Money software will not reconcile the account. The file created is only for the purpose of creating a register of items in the software program. If items have already been entered into the software register, importing the file created in the Business Online Banking system will only result in doubling the items in the register.
- In general, supported versions of QuickBooks are the last three years:
 - QuickBooks for Windows 2015 +
 - QuickBooks for Mac 2015 +

Please note: For Business Online Banking, QuickBooks needs to be set up first by way of Web Connect. Use bank option: **OceanFirst Bank WC QB BB**. After set up, when the export button is clicked on the Account Details page in Business Online Banking, it will automatically open a new window to QuickBooks for transferring bank information.



Search Transactions

last logged in 01/16/2014 09:56 AM EST

Administration

Account Activities & Reporting

Payments & Transfers

Online Requests

Company: TEST ACCOUNT

The Transaction Search will not search back further than 6 months from today, regardless of the date range you choose.

Search Transactions

Account Selection

Please Select

Date Selection

Request a Predefined Date Range

Request Date Range

Since Last Statement

From To

Check / Serial Number Selection

Request a Specific Check / Serial Number

Request a Check Number Range

All

From To

All

Amount Selection

Request a Specific Amount

Request All Amounts

All

Transaction Type Selection

Debits

Credits

All

Submit

Reset

- The Transaction search feature allows you to locate a specific transaction or list of transactions based on any combination of date, check number and amount.
- Regardless of the date range you choose, the system will only go back **6 months**. If you attempt to go back further, you may receive an incomplete response or the response **"No transactions match search selections."**
- Business Online Banking system will maintain four (4) months of check images to view or print.



Stop Payments

How to Add a Stop Payment

Click on Account Activities & Reporting > Add Stop Payment

Company: TEST ACCOUNT

Add Stop Payment

Contact Information

Contact Name* TEST ACCOUNT
 Phone Number* (732) 240-4500
 Fax Number
 Email Address* branchops@oceanfirst.com

Stop Information

Account* Select an Account
 Reason for Stop* Select Reason
 Request Type
 Stop Individual Check Stop Range of Checks
 Check Number*
 Check Amount*
 Issue Date
 Payee*

Any item with an asterisk is mandatory.

Contact information will pre-fill.

Add Reset

- The User can choose to put a stop on an Individual Check or a Range of Checks.
- Normal Stop Payment fees will apply.
- The **add** button will send the stop payment. An automatic email will be generated and sent to the Retail Support Department alerting them to the Stop. The Stop Payment and fee will be manually placed.
- The **reset** button will clear the form.



Stop Payment Activity

Stop Payment Activity					
Status	Ref.Number	Date Created	Status Changed By FI	User	Details
Processing	54	01/06/2004 03:14 PM PST	01/07/2004 03:27 PM PST	JDOE	
Processing	77	01/06/2004 12:48 PM PST	01/07/2004 03:09 PM PST	JDOE	
Processing	108	01/06/2004 05:55 PM PST	01/07/2004 03:09 PM PST	JDOE	
Processing	115	01/06/2004 03:52 PM PST	01/07/2004 03:14 PM PST	JDOE	
Unprocessed	131	01/06/2004 02:26 PM PST	01/07/2004 02:26 PM PST	JDOE	
Unprocessed	136	01/06/2004 08:57 AM PST	01/07/2004 08:57 AM PST	JDOE	
Unprocessed	142	01/06/2004 03:49 PM PST	01/07/2004 03:49 PM PST	JDOE	
Declined	153	01/06/2004 03:02 PM PST	01/07/2004 03:02 PM PST	JDOE	
Unprocessed	154	01/06/2004 03:05 PM PST	01/07/2004 03:05 PM PST	JDOE	
Declined	155	01/06/2004 03:06 PM PST	01/07/2004 03:06 PM PST	JDOE	
Unprocessed	156	01/06/2004 10:07 AM PST	01/07/2004 10:07 AM PST	JDOE	
Unprocessed	157	01/06/2004 10:49 AM PST	01/07/2004 10:49 AM PST	JDOE	
Declined	158	01/06/2004 10:52 AM PST	01/07/2004 10:52 AM PST	JDOE	
Completed	159	01/06/2004 10:58 AM PST	01/07/2004 10:58 AM PST	JDOE	
Declined	160	01/06/2004 12:23 PM PST	01/07/2004 12:23 PM PST	JDOE	
Completed	161	01/06/2004 12:27 PM PST	01/07/2004 12:27 PM PST	JDOE	

- View any stops placed by user on the Business Online Banking system for the past **ten calendar days**.
- The Status can be Unprocessed, Processing, Completed or Declined.
- Click on the magnifying glass to view the Details of the Stop Payment

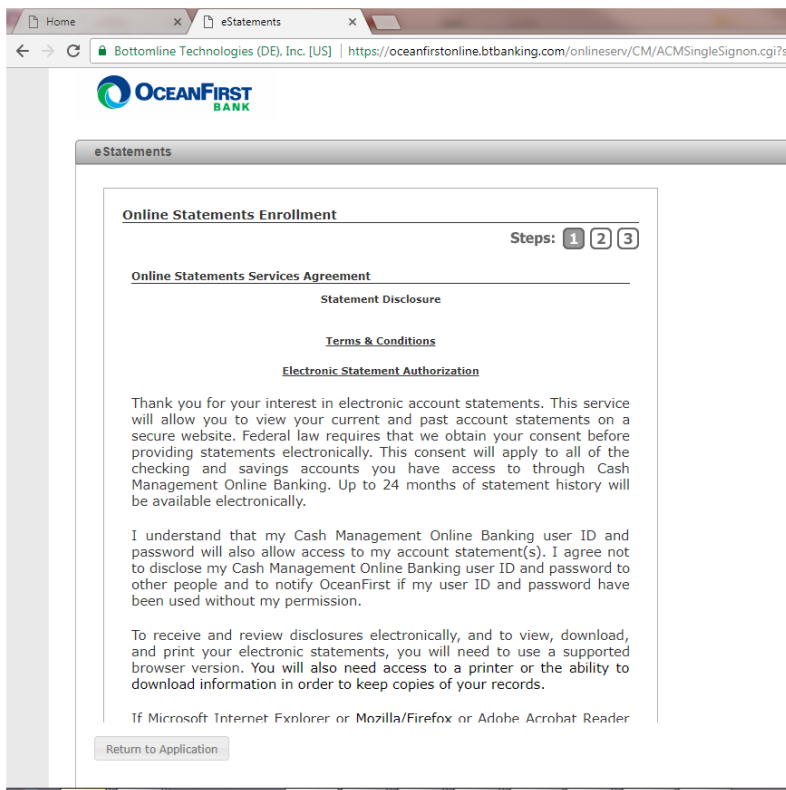


eStatement Acceptance and Viewing

Business Online Banking customer needs to click on the Account Activities and Reporting tab and click on eStatements.



Customer then needs to Accept Terms & Conditions





eStatements | Bottomline Technologies (DE), Inc. [US] | https://oceanfirstonline.btbanking.com/onlineserv/CM/ACMSir



eStatements

Please read the following Consent and Authorization disclosure and indicate your acceptance at the bottom.

Consent and Authorization for Electronic Transmission of Regular Account Statements

I agree to receive online statements in lieu of paper statements. I agree to provide a valid email address so that I may receive email notifications when my electronic statements are available online.

By pressing the "Accept" button below, I agree to the terms and conditions of this Consent and Authorization.

IMPORTANT: PLEASE PRINT AND RETAIN THIS CONSENT AND AUTHORIZATION

Business Name	Statement Type	Account Number	Select one
111223333	Account	7011000011	ACCEPT
	Account	7000000001	DECLINE
	Account	70000123456	
	Account	70001234567	
	Account	70006001234	
	Account	70006005428	
	Account	70007654321	
	Account		

Next Step →

HELP

Click Accept then Click Next Step

Return to Application

eStatements

Online Statements Enrollment

Steps: 1 2 3

Customer Information

Business Name: 111223333

Internet Banking Email Address: bossteam@oceanfirst.com

Statement Notification Email Address:

Confirm Entered Email Address:

← Previous Step Next Step →

Verify/update email address then click on Next Step



eStatements

Online Statements Enrollment Steps: 1 2 3

Please confirm the following information

Business Name 111223333
Statement Notification Email Address bossteam@oceanfirst.com
Status ACCEPTED

← Previous Step Accept

HELP

Final Review then click Accept

Customer will see eStatement home page. To view the Statement, Select the statement date next to the desired account and then click on PDF

eStatements

Business Name 111223333

Statement Type	Account Number	Statement Date
Account	70110000011	No Statements Available
Account	70000000001	No Statements Available
Account	70000123456	No Statements Available
Account	70001234567	No Statements Available
Account	70006001234	No Statements Available
Account	70006005428	No Statements Available
Account	70007654321	Feb 28 18 ▾

PDF

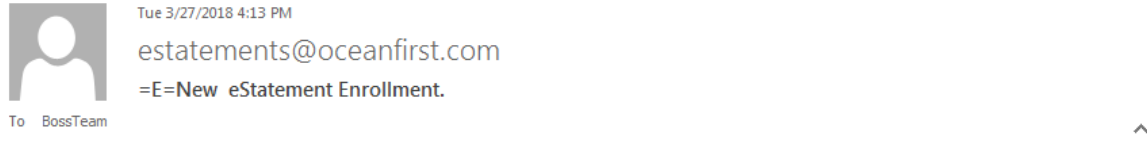
HELP

Internet Banking and Statement Notification Email bossteam@oceanfirst.com
Change

Return to Application



Once enrollment is complete, you will be sent an email



Thank you for selecting the eStatement service at OceanFirst. Your service has been activated as requested and soon you will enjoy the convenience of timely and secure access to your account statement(s) online.

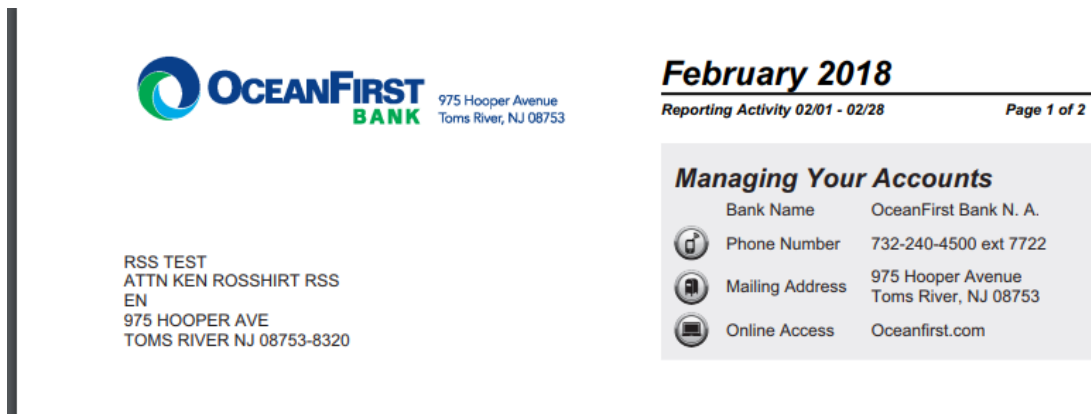
When your next account statement is available for online viewing you will receive a notification to this email address. Simply logon to your OceanFirst online banking account to access the statement. It's that easy!

Of course, if you have any questions regarding eStatements at OceanFirst Bank, please contact an online banking specialist at OceanFirst by calling 1-888-OCEAN33 extension 7770 or send an email to branchops@oceanfirst.com.

Thank you for banking with OceanFirst.

Your Online Banking Specialists in Retail Support Services

After clicking PDF, your requested statement will open in a PDF format.



Monthly an email is sent once the statement becomes available.



The current eStatement for your account is now available. To view your eStatement, simply go to the OceanFirst website at oceanfirst.com and logon to Cash Management online banking, then click on the eStatement area to securely view your account information. It's that easy!

Of course, if you have any questions regarding eStatements at OceanFirst Bank, please contact a Cash Management online banking



Payments & Transfers

Account Transfer > Add Transfer

Administration | Account Activities & Reporting | **Payments & Transfers** | Online Requests

last logged in 01/16/2014 09:56 AM EST

Book Transfers are processed in Real-Time and will be available in your account immediately with the following exceptions:

- 1) Book Transfers initiated between the approximate hours of 8:00 PM and 4:00 AM and on Bank Holidays will be completed the following morning.
- 2) Transfers involving Commercial loans will be transacted as follows:
Transactions are processed Monday through Friday
Transactions made before 3:00pm EST will be processed at the close of that businessday
Transactions made after 3:00pm EST will be processed at the close of the next business day
Transactions made on weekends/Federal holidays will be processed at the close of the next business day
- 3) Scheduled book transfers will be transacted at the close of the scheduled business day. If you need the funds in the account sooner, schedule the transfer for the prior business day.

Add Account Transfer

Information valid as of 01/17/2014 11:58:26 EST. [Get the latest Balances.](#)
*Balances displayed with an asterisk may not be current

From Company: TEST ACCOUNT
From Account:
To Company: TEST ACCOUNT
To Account:
Amount:
Date:
Transfer Memo:

Account Transfers 0 of 10 Max

- Book Transfers are transfers between two OceanFirst accounts.
- Book transfers can be Real-Time or Scheduled if a future date is entered in the date area.
- Up to ten (10) separate book transfers can be made at one time.
- After clicking the following verification screen will appear:

Account Transfer Confirmation

Transfer 1 - Mar 30 2018 (Future Dated Transaction)

<input type="button" value="Expand"/>	From Account	570000123456 - Test	TEST ACCOUNT	\$1.00
<input type="button" value="Expand"/>	To Account	570007654321 - CHECKING	TEST ACCOUNT	\$1.00
Transfer Memo				

- The button **must** be clicked or the transfer **will not** be scheduled.

Note: Book Transfers are processed in Real-Time and will be available in your account immediately with the following exceptions: **Book Transfers initiated for the current business day** between the approximate hours of 8:00 PM and 4:00 AM and on Bank Holidays will be completed the following morning.



Account Transfer > Add Recurring Transfer

Administration | Account Activities & Reporting | Payments & Transfers | Online Requests

Company: TEST ACCOUNT

Scheduled book transfers will be transacted at the close of the scheduled business day. If you need the funds in the account sooner, schedule the transfer for the prior business day.

Add Recurring Account Transfer

Information valid as of Friday, January 17, 2014 at 11:58 AM EST. [Get the latest Balances](#)
*Balances displayed with an asterisk may not be current

Transfer Details

From Account:

To Account:

Amount:

Start Date:

Transfer Memo (optional):

Email Notification:

Transfer Schedule

Weekly on

Monthly on

Twice Monthly on and

Number of Transfers: or End Date:

OceanFirst Bank Email | Help | Log Out

- Recurring Book Transfers are transfers between two OceanFirst accounts set to automatically reoccur based on specific criteria.
- Do not use special characters or symbols when entering a transfer memo. If so, an error message will occur after submitting.
- The frequency of Recurring Transfers can be weekly, monthly or twice monthly.
- After clicking the following verification screen will appear:

Recurring Account Transfer Verification

Company: TEST ACCOUNT

Transfer Amount	\$1.00
Start Date	04/20/2018
From Account	570007654321 - CHECKING
To Account	570000123456 - Test
Schedule	Weekly on Fridays
Number of Transfers/End Date	715 - 12/26/2031
Email Address	bossteam@oceanfirst.com
Transfer Memo	

Please click submit to proceed with this transfer.

- The button **must** be clicked or the transfer **will not** be scheduled.

Note: Scheduled Book Transfers will be transacted at the beginning of the scheduled business day. **If a Scheduled Book Transfers falls on a Bank Holiday, the transfer will not be processed.**



Account Transfer > Update Transfer

Update Account Transfers

Scheduled Account Transfers						
Select	Date	From Account	To Account	Amount	Transfer Memo	
<input type="checkbox"/>	03/30/2018	570000123456 - Test	570007654321 - CHECKING	\$1.00		

Update Delete Reset

Scheduled Recurring Account Transfers						
Select	Start Date	From Account	To Account	Schedule	Transfer Details	
<input type="checkbox"/>	04/20/2018	570007654321 - CHECKING	570000123456 - Test	Weekly on Fridays	Amount: \$1.00	# of Trans: 715
					End Date: 12/26/2031	Memo: <input type="text"/>
						Email: bossteam@oceanfirst.com

Update Delete Reset

The box must be checked to indicate the transfer you are deleting or updating.

- Scheduled and Scheduled Recurring transfers can be updated or deleted.
- A Scheduled Transfer can have the Amount and/or Memo updated.
- A Scheduled Recurring transfer can have the Amount, Memo and/or Frequency updated.

Wire Transfer Overview

OceanFirst Bank offers the capability for customer's to initiate their own wire transfers through Business Online Banking. Approval is required for this service. Wires can be initiated for the current day prior to 5:00 PM ET. After 5:00 PM ET the system will update the Value Date to the next business day. There are three (3) ways to perform wire transfers on the Business Online Banking system. Dual control is required for Wire transfer services.

Freeform Wire

A freeform wire allows a one-step process to performing wire transfers. A designated user completes a wire form and initiates. The wire information is not saved in the system for later use or editing. Use the following option:

- Initiate Freeform screen** – Complete the online form and send the wire.
- Your organization will utilize dual control, and you will be prompted to submit your security token code at that time.

Template Wire

The designated user completes a wire form and saves it with a nickname. Once it has been saved, this template can be edited or sent at any time in the future. The following steps are necessary:

- Template Maintenance screen** – Create and save the template.
- Once the initial creation of the template is completed, the designated user only needs to go to the Initiate Template screen to send the wire.
- Dual control, approval for the pending template is required by entering a security token code on the Template Approval screen.
- Initiate Template screen** – Enter wire amount, value date and/or message to beneficiary. Send the wire.
Approval will be needed by a user with a token, you will be prompted to submit your security token code at his time (the user must be someone different than the user that initiated the wire.



Group Wire

The designated user completes a wire form and saves it with a nickname. Then the templates are grouped together and nicknamed. This group of wires can then be sent out any time it is required. The following steps are necessary:

- a. **Template Maintenance screen** – Create and save the individual templates. Once the initial creation of the template group is completed, the designated user only needs to go to the Initiate Template Group screen to send the wire group.
- b. **Template Group Maintenance screen** – Group the templates together and save the Group.
- c. **Initiate Template Group screen** – Send the wire group.

CM Information for Foreign Wire Transfers-

Keep in mind the following information regarding foreign wire transfers via Business Online Banking:

- a. Customers may complete the freeform or a saved wire template as usual as long as the funds are being wired in U.S. currency.
- b. For customers who need to wire funds in foreign currency, the U.S. dollar amount on the freeform or wire template must have **\$.01** entered in that field. This amount will alert the wire department that the funds must be sent in foreign currency.
- c. The customer must indicate the actual dollar amount and the type of foreign currency to be wired in the “Originator to Beneficiary Message” field (i.e. \$1000.00 in Japanese Yen).

The wire department will obtain the U.S. equivalency and debit that amount from the customer’s checking account. Questions regarding foreign wire transfers can be directed to the wire department at extension 7570 or 7569.

DUAL CONTROL – the company utilizes dual control, to approve the wire before it is sent to the Bank. A designated approver would access the Transfer Admin/Approval Activity screen to review and then approve the wire transfer by entering the security token code when prompted on the screen.



Wire Transfer > Initiate Freeform

Transfer Details

Debit Account*

Amount*

Value Date

Message to Beneficiary

Initiation Limits	Amount
Daily Limit	\$5.00
Limit Per Transfer	\$5.00
Daily Limit Used	\$0.00

Beneficiary Information

Beneficiary Domestic Address Foreign Address

Beneficiary Name*

Address 1

Address 2

City State

Zip Code

Country

Account Name

Account Number*

Contact Name

Phone Number

Fax Number

Email Address

Beneficiary Bank

Bank Name*

Address 1

Address 2

City State

Zip Code

Country

ABA *

Allows to search by ABA number to find the Bank Name or by Bank Name to find the ABA number.

Receiving and Intermediary Bank Information

There are 5 sections to the Wire transfer page:

1. Beneficiary – The final destination of the wire.
 - In addition to the required items marked with the asterisks, the City and Country fields must be completed for foreign wires.
2. Beneficiary Bank – The final bank where the beneficiary account is held.
 - In addition to the required items marked with the asterisks, the City and State fields must be completed.
3. Receiving Bank (NOT required)
4. Intermediary Bank (NOT required) – If there is a correspondent bank for the Beneficiary Bank. Used most often with foreign wires.
5. Transfer Information – The Amount, Date, OceanFirst account providing the funds and an optional Message to the Beneficiary.
 - The button will send the wire. An automatic notification will be generated and accessed by the Wire Department for processing. The wire and fee will be manually completed.
 - The button will clear the form.

Remember: Dual control is an approval required for Wire transactions. A designated user who can approve (not the initiator), will access the Admin/Approval Activity screen to review and approve the transaction by entering the security token code at the time of submission. Designated Approvers are notified of pending wire transfers via email.



Wire Transfer > Maintain Template

The screenshot shows the 'Maintain Template' interface with three main sections:

- Template Selection:** Includes a 'Select Template' dropdown menu (currently set to 'APPROVE TEST'), 'Add New' and 'List All Templates' buttons, and fields for 'Template Status' (PENDING), 'Date Created', 'Last Update', and 'Template Name'.
- Transfer Details:** Includes a 'Debit Account' dropdown (570006001234 - Payroll), an 'Amount' field (00), and a 'Message to Beneficiary' field (TESTING ONLY).
- Beneficiary Information:** Divided into 'Beneficiary' (with radio buttons for Domestic/Foreign Address) and 'Beneficiary Bank'. The Beneficiary section has fields for Name, Address, City, State, Zip, and Country. The Beneficiary Bank section has fields for Bank Name, Address, City, State, Zip, Country, and ABA routing number (231270353).

Callouts from the image:

- One callout points to the 'APPROVE TEST' dropdown: "Choose an existing template from dropdown to edit."
- Another callout points to the 'Add New' button: "...or click NEW to create a new template."
- A third callout points to the 'Amount' field: "Set the amount to 0.00 if the wire is not the same amount every time."

- When setting up a wire template there are the same 5 sections as in a freeform wire (see previous screen description for details).

- add** Will save new wire template.
- update** Will save changes to an existing template.
- delete** Deletes the template currently on the screen, It cannot be retrieved!
- reset** Will reverse any changes you have made to the current template.
- list** Will provide a detailed list of all templates.

Important: If your organization utilizes dual control, approval for the pending template is required by entering a security token code when prompted on the ***Template Approval screen**.



Wire Transfer > Initiate Template

Account pre-fills based on template and cannot be changed without changing the template.

last logged in 01/16/2014 09:56 AM EST

Admin | Payments & Transfers | Online Requests

Wire transfers received after 3:45 p.m. EST will be processed the next business day.

Initiate Template

Template Name *

Contact Name TEST ACCOUNT

Contact Phone *

From Account

Amount *

Value Date *

Message to Beneficiary (maximum 140 characters)

Initiation Limits	Amount
Daily Limit	\$5.00
Limit Per Transfer	\$5.00
Daily Limit Used	\$.00

Choose the name of your template from the dropdown.

Amount and Message will pre-fill based on template, but can be changed before sending.

OceanFirst Bank Email | Help | Log Out

- Normal Wire fees will apply.
- Wires can be scheduled (dated in the future) up to 30 business days.
- The **initiate** button will send the wire transfer. An automatic notification will be generated and accessed by the Wire Department for processing. The wire and fee will be manually completed.
- The **reset** button will clear the form.
- Wires can be initiated for the current day prior to 5:00 PM ET. After 5:00 PM ET the system will update the Value Date to the next business day.
- Wire activity can be viewed on the Business Online Banking system up to 10 business days.



Wire Transfer > Template Group Maintenance

Choose an existing group from dropdown to edit....

...or click **new** to create a new group.

Check the templates that you want to be part of the group.

All existing templates will be listed.

Select	Date Created	User Name	Template Name	Currency	Type	Transfer Amount	Details
<input checked="" type="checkbox"/>	05/10/2002 12:22 PM EST	TEST ACCOUNT	DEMO	USD		0.00	Q
<input type="checkbox"/>	03/07/2018 07:22 AM EST	Rick Duemig	RICK TEMPLATE TEST	USD		1.00	Q
<input type="checkbox"/>	01/11/2014 09:49 AM EST	DELETED USER	TAX PAYMENT	USD		0.00	Q
<input checked="" type="checkbox"/>	11/04/2002 06:13 PM EST	TEST ACCOUNT	TEST 3	USD		1.00	Q
<input type="checkbox"/>	11/12/2010 05:57 AM EST	TEST ACCOUNT	TEST FILE 4	USD		0.00	Q

Wire Transfer > Initiate Template Group

Choose wire group to be sent.

If there is a wire that should not be sent with the group, uncheck here. (To permanently remove from the group, go to Template Group Maintenance.)

Select	Template Name	Value Date	Amount	Message	Details
<input checked="" type="checkbox"/>	DEMO	03/28/2018	USD 0.00	TEST	Q
<input checked="" type="checkbox"/>	TEST 3	03/28/2018	USD 1.00		Q



ACH Overview

There are four steps to setting up an ACH batch. Once the batch has been set up, only the last step (Initiate Batch) needs to be done when sending.

Step 1 – Maintain Participant – An ACH participant is the individual or organization that is affected by the ACH transaction.

Step 2 – Maintain Batch Template – Allows the company to define the essential characteristics of the ACH batch: the name, the ACH transmission type and the OceanFirst Bank offset account.

Step 3 – Assign Participant to Batch – Allows the company to define which participants should be linked to the batch template.

Step 4 - Initiate Batch – Send the ACH batch. Effective Date and monetary amounts can be edited at this stage. Because dual control is required, you will be prompted to submit your security token code at that time.

Step 5 Approve/View Activity – The designated approver would need to go to this screen to review and approve the ACH batch by entering a security token code when prompted at the time of submission. Designated Approvers are notified of pending ACH transactions via email.

(Please refer to page 42 “Using the Security Token”. This is for all designated users who can approve an ACH transaction when submitting to the bank.)



ACH > Participant Maintenance

Maintain Participant

Update Participant

Select Participant: OR ID Search

Participant ID:

Participant Name:

Routing Number:

Account Number:

Amount:

Transaction Type:

Prenote:

Addenda:

Ending Date:

Add Participants

Participant ID	Participant Name	Financial Institution Information		Amount	Transaction Type
		Routing Number	Account Number		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Select Type"/>
Prenote <input type="checkbox"/>	Addenda <input type="text"/>	Ending Date <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Select Type"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Select Type"/>
Prenote <input type="checkbox"/>	Addenda <input type="text"/>	Ending Date <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Select Type"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Select Type"/>
Prenote <input type="checkbox"/>	Addenda <input type="text"/>	Ending Date <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Select Type"/>

Transaction Type

Participant ID – ID number for Participant (Example: Employee number for Payroll)

Participant Name - Person or company being affected.

Route No. – The Routing Number for the participant’s bank.

Account No. – The Account Number for the participant.

Amount – Amount to be credited/ debited for participant. If the amount is different every time, you may enter 0.00 when entering amount.

Transaction Type – The transaction type determines how the ACH is presented to the participant’s bank.



ACH > Maintain Batch Template

The screenshot shows the 'Maintain Batch Template' page in the OceanFirst Bank system. The page has a navigation bar with 'Administration', 'Account Activities & Reporting', 'Payments & Transfers', and 'Online Requests'. The 'Company' is set to 'TEST ACCOUNT'. The 'Maintain Batch Template' section includes a 'Select Template' dropdown with 'BIG TEST' selected, and buttons for 'Add New' and 'List All Templates'. The 'Date Last Initiated' is '03/14/2012'. The 'Template Information' section contains fields for 'Template Name' (BIG TEST), 'Template Description' (TESTING FOR BANK), 'ACH Batch Class' (PPD - Personal Payments), 'ACH ID' (1111223333 - TEST ACCOUNT), a checked 'Create offsetting transaction' box, and an 'Offset Account' dropdown (570006001234 - Payroll). There are 'Update', 'Delete', and 'Reset' buttons at the bottom. A callout box shows a dropdown menu with options: '<< Please Select >>', '<< Please Select >>', 'CCD - Corporate Payments', and 'PPD - Personal Payments'. Other callouts point to the 'List All Templates' button, the 'Select Template' dropdown, the 'new' button, and the 'Offset Account' dropdown.

Template Name – The name you create to represent a specific file that is sent via the “Initiate Batch” screen. When created, the template name will appear in the dropdown box as an existing template.

Template Description – Describe the transaction or reason for the ACH transaction. This will go with the actual ACH transaction and may show on the participant’s bank statement. (Ex: Payroll)

ACH Batch Class – Choose “CCD – Corporate Payments” when the participants in the batch are other companies. Choose “PPD” when the participants in the batch are individuals.

ACH ID – The Company Tax ID Number that is preceded by a “1.” If the company uses more than one Tax ID Number, it will be available in the dropdown.

***Offset Account** – The Company’s OceanFirst account that will be affected by the ACH transaction.

*the Offset Account button should only be used when the ACH file contains the account type indicator (5 for checking) in front of the account number.



ACH > Assign Participant to Batch

last logged in 01/17/2014 02:04 PM EST

Administration | **Account Activities & Reporting** | **Payments & Transfers** | **Online Requests**

Assign Participants To Batch

Template Name: **BIG TEST** (dropdown menu)

ACH Class: PPD Personal Payments

Company: TEST ACCOUNT

Offset Account: 570006001234 - Payroll

Totals Per Batch	
Debits	03
Credits	00
Entries	4

Choose the batch template.

Select	Participant ID	Participant Name	Receiving Account	Amount	Transaction Type	End Date	Prenote
<input checked="" type="checkbox"/>	4545	ANOTHER TEST	99999999	\$.01	27 - Checking Withdrawal		No
<input checked="" type="checkbox"/>	9876	JASON GRANT	12398766666	\$200.00	22 - Checking Deposit		No
<input checked="" type="checkbox"/>	34526	TEST 2	999999999	\$.01	37 - Saving Withdrawal		No
<input checked="" type="checkbox"/>	22	TESTER	999999999	\$.01	27 - Checking Withdrawal		No
<input type="checkbox"/>	3451235731	AKIRA KUROSAWA	1880	\$27.45	27 - Checking Withdrawal		No
<input type="checkbox"/>	3434577893	AL PACINO	1229	\$24.00	27 - Checking Withdrawal		No
<input type="checkbox"/>	3452569841	ALAN RICKMAN	1333	\$23.56	27 - Checking Withdrawal		No
<input type="checkbox"/>	3454572244	ALBERT FINNEY	1221	\$27.00	27 - Checking Withdrawal		No
<input type="checkbox"/>	245366	ALEC GUINNESS	1326	\$256.00	22 - Checking Deposit		No
<input type="checkbox"/>	245366	ALFRED HITCHCOCK	1326	\$256.00	22 - Checking Deposit		No
<input type="checkbox"/>	3455425886	ANGIE DICKINSON	1898	\$22.00	27 - Checking Withdrawal		No
<input type="checkbox"/>	243699	ANN MARGRET	1146	\$425.00	22 - Checking Deposit		No
<input type="checkbox"/>	3451235731	ANNA MAGNANI	1880	\$27.45	27 - Checking Withdrawal		No
<input type="checkbox"/>	3445649954	ANNE BANCROFT	1338	\$26.00	27 - Checking Withdrawal		No
<input type="checkbox"/>	3451235731	ANNI FRANKEN	1880		Withdrawal		No
<input type="checkbox"/>	243699	ANTHONY HOPKINS	1146		Deposit		No
<input type="checkbox"/>	345223254	ANTHONY MICHAEL HALL	1667		Withdrawal		No

Check the box for the participants that should be attached to this batch template.



ACH > Initiate Batch

ACH batches received after 4:30 p.m. EST will be processed the next business day.

Initiate ACH Batch

Template Name: **PAYROLL** (dropdown menu)

ACH Class: PPD Personal Payments

Total Batch Debits: 0.00

Total Batch Credits: \$1,519.00

Total Batch Entries: 5

Company: TEST ACCOUNT

Effective Date: **01/21/2014** (calendar icon)

Initiation Limits	Credit	Debit
Daily Limit	\$5.00	\$6.00
Limit Per Batch	\$5.00	\$6.00
Daily Limit Used	\$0.00	\$0.00

There is no valid match between selected ACH ID and ACH ID table.

Hold	Participant ID	Participant Name	Receiving Account	Amount	Tran Type	Prenote	End Date	Addenda
<input type="checkbox"/>	243628	JOE BOKES	1442	\$310.00	Checking Deposit	<input type="checkbox"/>	N/A	
<input type="checkbox"/>	243699	LANA TURNER	1146	\$425.00	Checking Deposit	<input type="checkbox"/>	N/A	
<input type="checkbox"/>	245386	MICKEY THOMPSON	1326	\$256.00	Checking Deposit	<input type="checkbox"/>	N/A	
<input type="checkbox"/>	243565	MIKE A WILLIAMS	1722	\$216.00	Checking Deposit	<input type="checkbox"/>	N/A	
<input type="checkbox"/>	243571	SAMUEL SLADE	1458	\$312.00	Checking Deposit	<input type="checkbox"/>	N/A	

Select All (Holds)

Save Initiate Reset

OceanFirst Bank Email | Help | Log Out

Choose Batch to send.

Choose date the transaction should occur.

Select any participant to be excluded from the batch

Effective Date – The date the transaction should occur. If prior to 5:30 pm, the earliest an ACH batch can be effective dated is the following business day. After 5:30 pm, the earliest would be the second business day following.

Hold Check Box – Only check if this participant should be withheld from the ACH transaction.

Amount – Enter the amount of payment.

Pre-Note Check Box – Only check if you are performing a 0.00 test on the participant’s account

Addenda – Message that will be sent with transaction to the participant’s bank.

save - This button will save the batch you are currently working on. To retrieve this batch to make further edits or initiate, you must go to the “Edit Batch” screen rather than the “Initiate Batch” screen.

initiate - This button will send the ACH batch. Because of Dual control the ACH will need to be approved before it is sent to the Bank, the designated approver would need to go to the Admin/ Approval Activity screen to review and approve the ACH batch by entering a security token code when prompted at the time of submission.



ACH > Send ACH File

last logged in 01/17/2014 02:04 PM EST

Administration | **Account Activities & Reporting** | **Payments & Transfers** | **Online Requests**

Company: TEST ACCOUNT

The SEND ACH FILE feature allows you to upload NACHA formatted files only. Please contact the Bank before using this feature the first time.

ACH batches received after 4:30 p.m. EST will be processed the next business day.

Send ACH File

Initiation Limits	Credit	Debit
Daily Limit	\$5.00	\$6.00
Limit Per Batch	\$5.00	\$6.00
Daily Limit Used	\$0.00	\$0.00

Select File

Balanced ACH File

OceanFirst Bank Email | Help | Log Out

- If the company already generates a NACHA formatted ACH file on another system, they can send the saved NACHA file through our Bank using this screen.
- Clicking on the “Browse” button will open a window to allow the customer to search their computer for the file they wish to upload.
- Once the file has been chosen, click the button to send the file. If your organization does not utilize dual control, you will be prompted to submit your security token code at that time.

If your organization chooses to have the ACH approved, the designated approver would need to go to the Admin/ Approval Activity screen to review and approve the ACH file by entering a security token code when prompted at the time of submission.

It is important that “Send ACH File” is not confused with “Import ACH File,” which is explained on the next page.



ACH > Approve/View ACH Activity

ACH files will only show as Pending if the company requires approval by another user.

ACH Activity									
Dynamic Text for ACH Activity Page									
Pending ACH Records									
Select	Status	Batch ID	Date Created	User	Offset Account	ACH Class	Debit	Entries	Details
			Effective Date				Credit		
<input type="checkbox"/>	PENDING	2302	05/14/2002 12:09 PM ALT 05/16/2002	DIGINSITE	1 - SAVINGS ACCOUNT	CCD+	\$2.00 \$2.00	4	
<input type="checkbox"/> SELECT ALL ACH									
<input type="button" value="delete"/> <input type="button" value="reset"/>									
Completed ACH Activity									
Status	Batch ID	Date Initiated/Approved	User	Offset Account	ACH Class	Debit	Entries	Details	
		Effective Date				Credit			
APPROVED	2259	03/29/2002 01:01 PM ALT 03/30/2002	DIGINSITE	1 - SAVINGS ACCOUNT	CCD+	\$2.00 \$2.00	4		
APPROVED	2258	03/29/2002 12:54 PM ALT 03/30/2002	DIGINSITE	1 - SAVINGS ACCOUNT	CCD+	\$2.00 \$2.00	4		
DOWNLOADED	2167	03/29/2002 12:54 PM ALT 03/30/2002	DIGINSITE	1 - SAVINGS ACCOUNT	CCD+	\$2.00 \$2.00	4		
Imported ACH Records									
Reference Number	Date Imported	User	Debit	Credit	Entries				
2059	02/08/2002 02:52 PM ALT	DIGINSITE	\$2.00	\$2.00	5				
2060	02/08/2002 02:52 PM ALT	DIGINSITE	\$2.00	\$2.00	5				
2061	02/08/2002 02:53 PM ALT	DIGINSITE	\$2.00	\$2.00	5				
2046	02/06/2002 03:02 PM ALT	DIGINSITE	\$181.57	\$181.57	11				
2055	02/08/2002 02:35 PM ALT	DIGINSITE	\$2.00	\$2.00	5				
2057	02/08/2002 02:43 PM ALT	DIGINSITE	\$2.00	\$2.00	5				
2077	02/12/2002 03:06 PM ALT	DIGINSITE	\$288.06	\$336.06	29				
2079	02/12/2002 03:13 PM ALT	DIGINSITE	\$288.06	\$336.06	29				

ACH files will show up as APPROVED when the company user initiates the transaction (or after approval when approval by another user is required).

The ACH file will show up as DOWNLOADED when the file has been picked up and sent to the Federal Reserve.

This area will appear only if the "Import ACH File" option is used.

Please note: ACH activity will remain on the system for 10 business days.



Positive Pay – SAND

Positive Pay Overview

Positive Pay is access by a separate module outside of Business Online Banking. Login for the Positive Pay module can be found on the Business Online Banking login page or by the following URL:

<https://asd1.opencheckarchive.com/pospay/comp/login.jsp>

Customers will review an email notification when their exceptions are ready to be viewed. The email will come by 8:30AM. All exceptions must be reviewed and decided by 11:30AM.

System Requirements: Internet Explorer 6.0 or higher; in most cases, other browsers are also supported, expect when active contact is required (such as Active X) when plug-ins are required.

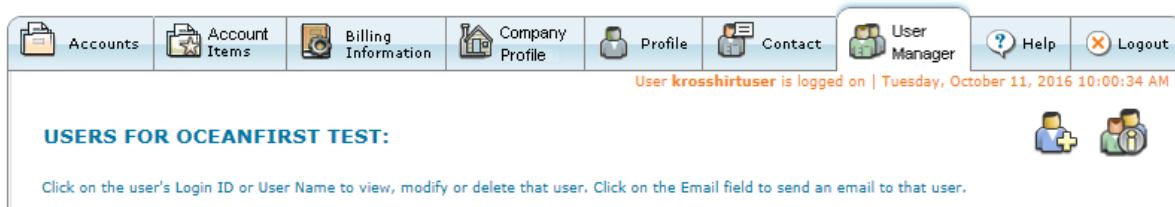
The screen resolution should be at least 800 x 600, however 1024 x 768 or a higher resolutions is recommended for ideal performance

Set up Users

The company administrator will have immediate access, but will need to set up the other users for positive pay. This is a two-step process.

- Click on the “User Manager” tab

- And click on the Add User icon 





Accounts Account Items Billing Information Company Profile Profile Contact User Manager Help Logout

User krosshirtuser is logged on | Tuesday, October 11, 2016 10:01:48 AM

NEW USER PROFILE

***Login ID:**
Login ID should be minimum 5 characters.

***Password:**
Passwords should be minimum 8 characters, with at least one digit, one letter and one special character

***Confirm Password:**

***User Name:**
Contact person will receive billing reports and other administrative information.



Street:


City: **State/Province:** **Zip/Postal Code:**

***Phone Number:**
(XXX) XXX - XXXX

Fax Number:
(XXX) XXX - XXXX

***E-mail Address(es):**
Enter correct email addresses separated by ','.

- Input all required fields (fields designated with an *). The user's Login ID must match their User ID for Business Online Banking.
- Click on the  icon to assign user permissions.
- If providing all positive pay permissions to a user, you would check the boxes as indicated below. (Please note that there are three screens of permissions.)



Accounts Account Items Billing Information Company Profile Profile Contact User Manager Help Logout

User krosshirtuser is logged on | Tuesday, October 11, 2016 4:43:54 PM

USER PERMISSIONS FOR ACH TESTER

1 2 3 | Next

Object Name	Object ID	Object Type	Access Rights
Account	**ALL**	Data Object	<input checked="" type="checkbox"/> Create <input checked="" type="checkbox"/> Delete <input checked="" type="checkbox"/> Read <input checked="" type="checkbox"/> Write
Account	70000123456	Data Object	<input type="checkbox"/> Create <input checked="" type="checkbox"/> Delete <input checked="" type="checkbox"/> Read <input checked="" type="checkbox"/> Write
SANDeCRM	AchPolicyParameters	Data Object	<input type="checkbox"/> Create <input type="checkbox"/> Delete <input checked="" type="checkbox"/> Read <input checked="" type="checkbox"/> Write
SANDeCRM	Profile	Data Object	<input checked="" type="checkbox"/> Read <input checked="" type="checkbox"/> Write
SANDeCRM	StopPayments	Data Object	<input checked="" type="checkbox"/> Create <input checked="" type="checkbox"/> Delete <input checked="" type="checkbox"/> Read <input checked="" type="checkbox"/> Write
SANDeCRM	CompanyProfile	Data Object	<input type="checkbox"/> Create <input type="checkbox"/> Delete <input checked="" type="checkbox"/> Read <input checked="" type="checkbox"/> Write
SANDeCRM	AchDisposition	Business Process	<input checked="" type="checkbox"/> Execute
SANDeCRM	Achpps	Business Process	<input checked="" type="checkbox"/> Execute
SANDeCRM	ApproveExceptions	Business Process	<input checked="" type="checkbox"/> Execute
SANDeCRM	ApproveIssueItems	Business Process	<input checked="" type="checkbox"/> Execute
SANDeCRM	CCPolicyParameters	Business Process	<input checked="" type="checkbox"/> Execute

Complete all 3 pages of permissions.

Previous | 1 2 3 | Next

USER PERMISSIONS FOR ACH TESTER

Object Name	Object ID	Object Type	Access Rights
SANDeCRM	CCRReports	Business Process	<input checked="" type="checkbox"/> Execute
SANDeCRM	Login	Business Process	<input checked="" type="checkbox"/> Execute
SANDeCRM	UploadItems	Business Process	<input checked="" type="checkbox"/> Execute
SANDeCRM	UserManagement	Business Process	<input checked="" type="checkbox"/> Execute
SANDeCRM	CCApprove	Business Process	<input checked="" type="checkbox"/> Execute
SANDeCRM	CCPrint	Business Process	<input checked="" type="checkbox"/> Execute
SANDeCRM	CCRRequest	Business Process	<input checked="" type="checkbox"/> Execute
SANDeCRM	RegisterALLSANDAcct	Business Process	<input checked="" type="checkbox"/> Execute
SANDeCRM	AcceptedItems	User Interface	<input checked="" type="checkbox"/> Show
SANDeCRM	AccountRecon	User Interface	<input checked="" type="checkbox"/> Show
SANDeCRM	AchAcceptedItems	User Interface	<input checked="" type="checkbox"/> Show


Accounts Account Items Billing Information Company Profile Profile Contact User Manager Help Logout

User krosshirtuser is logged on | Tuesday, October 11, 2016 4:45:08 PM


USER PERMISSIONS FOR ACH TESTER

Previous | 1 2 3

Object Name	Object ID	Object Type	Access Rights
SANDeCRM	IssuedFileHistory	User Interface	<input checked="" type="checkbox"/> Show
SANDeCRM	OutstandingItems	User Interface	<input checked="" type="checkbox"/> Show
SANDeCRM	RejectedItems	User Interface	<input checked="" type="checkbox"/> Show
SANDeCRM	BillingInfo	User Interface	<input checked="" type="checkbox"/> Show

- Click on the  icon.



- You will be presented with the following confirmation screen. Click on the  icon.

THANK YOU.

The User's information is being processed...

User Summary	
Username: achtester	Contact Name: ACH TESTER
Company: OCEA358	Phone: (732) 240 - 4500
	Fax:
	Email: krosshir@oceanfirst.com

Please print this page and keep it for your records.
If you have any further questions, please contact us.



- You will arrive at the following screen listing all users with access to the system.

User krosshirtuser is logged on | Tuesday, October 11, 2016 4:41:17 PM

USERS FOR OCEANFIRST TEST:

Click on the user's Login ID or User Name to view, modify or delete that user. Click on the Email field to send an email to that user.

Total Records: 3

Login ID	User Name	Phone No.	Email	Status
achtester	ACH TESTER	(732) 240 - 4500	krosshir@oceanfirst.com	 



Upload Issue File

- Click on Accounts Tab
- Select the account you would like to use
- Click on the icon under the Options column

Accounts Account Items Billing Information Company Profile Profile Contact User Manager Help Logout

User krosshirtuser is logged on | Tuesday, October 11, 2016 11:25:58 AM

ACCOUNTS/RANGES FOR OCEANFIRST TEST

Your accounts/ranges are listed below. Please select an account by clicking on the corresponding bullet. Click on the corresponding tabs to view Account Items or Billing Information for the selected account. For configuration options, click on the appropriate associated icon.

Total Records: 1

Select	Transit	Account No.	Notes	Range Start	Range End	Options	Delete
<input checked="" type="radio"/>	231270353	70000123456		1	9999999999		

On this screen you can upload an Individual item or do a bulk upload of a file.

Accounts Account Items Billing Information Company Profile Profile Contact User Manager Help Logout

User Bossteam is logged on | Wednesday, April 25, 2018 3:41:28 PM

You have 440 minutes left to create manually issued items before the end-of-day.

Upload Items For Positive Pay

OCEANFIRST TEST ACH
Transit: 231270353 Account:
Range Start: 1 Range End: 9999999999

Please enter the check data or select the file containing the issued items (all checks printed) for uploading to your financial institution, which will be used to match checks presented for clearing.

Individual Item

*Check Number: *Amount: \$ *Check Date:

Payee: MM/DD/YYYY

Bulk Upload

File Format: OCEANFIRSTDAILY File: No file chosen

For an individual item, enter your information in the available fields and click on the icon to save.

For Bulk Upload, choose "OCEANFIRSTDAILY" in the File Format dropdown then click on the browse button to find your file on your computer. Once you have located the file click the icon to the right to save.



Review Positive Pay Exceptions

Click on the Accounts tab and select the account you want to review.

User **krosshirtuser** is logged on | Tuesday, October 11, 2016 1:26:35 PM

ACCOUNTS/RANGES FOR OCEANFIRST TEST

Your accounts/ranges are listed below. Please select an account by clicking on the corresponding bullet. Click on the corresponding tabs to view Account Items or Billing Information for the selected account. For configuration options, click on the appropriate associated icon.

Total Records: 1

Select ^	Transit ^	Account No. ^	Notes ^	Range Start ^	Range End ^	Options	Delete
<input checked="" type="radio"/>	231270353			1	9999999999		

Click on the Account Items tab.

User **krosshirtuser** is logged on | Tuesday, October 11, 2016 1:27:36 PM

ACCOUNT ITEMS RESEARCH

OCEANFIRST TEST
Transit: **231270353** Account:

Please select the dates for the reporting period, check No. and/or amount scope and press relative button to view different reports. If you wish to view items for a different account, you can click on 'Select Different Account' icon.

Dates
Start: End:
MM/DD/YYYY MM/DD/YYYY

Check No.
From: To:

Amount
From: To:

Report Option: **Lines per Page:** **Report Format:** HTML PDF


Exception Reason: **Outstanding Item Type:** Issue Void Both

For the report option dropdown there are two reports you can choose to see your current exceptions:

The **Suspects Needing to be Reviewed** report lists all checks that were identified as exceptions by the validation service associated to the account, and which have either not been reviewed, or have been reviewed but have been deferred. These checks need to be decisioned before the end of day; otherwise the system will close their status to the default closing status that is agreed upon with your bank (to pay or to return respectively). This report will not contain other exceptions that have already been reviewed and have already been marked to pay or to return.

The **Current Day Suspects report** lists all checks that were identified as exceptions in the current day's processing cycle, regardless of their status or disposition. You can still disposition before the end of day – for example change the status of a paid check into a returned check.



Once you choose a report from the dropdown click on the reports icon  .
You will receive a list of the current day's exceptions.

Accounts
Account Items
Billing Information
Company Profile
Profile
Contact
User Manager
Help
Logout





















User **BossTeam** is logged on | Thursday, April 19, 2018 11:53:29 AM

CURRENT DAY SUSPECTS - Not Reviewed, Deferred

OCEANFIRST TEST ACH
Transit: 231270353 Account: -----
Starting Date: 04/19/2018 Ending Date: 04/19/2018

Listed below are the items you selected. Click on each item to make Pay/No Pay decisions or to Revalidate the item. To work with a different account, click on the 'Select Different Account' icon above.

Total Records: 10

Date ^	Trace ^	Check No. ^	Amount (\$) ^	Payee ^	Status ^	Reason Rejected ^	
04/19/2018	0000000000102201125	775702	639.75	Non Reco		Item not in PositivePay file	
04/19/2018	0000000000104100165	775704	6,111.00	Non Reco		Item not in PositivePay file	
04/19/2018	0000000000104801330	775707	2,272.00	Non Reco		Item not in PositivePay file	
04/19/2018	0000000000102801215	775711	2,050.00	Non Reco		Item not in PositivePay file	
04/19/2018	0000000000100101360	775713	1,934.00	Non Reco		Item not in PositivePay file	
04/19/2018	0000000000104801200	775714	1,495.47	Non Reco		Item not in PositivePay file	
04/19/2018	0000000000102900715	775715	340.69	Non Reco		Item not in PositivePay file	
04/19/2018	0000000000104500715	775716	112.73	Non Reco		Item not in PositivePay file	
04/19/2018	0000000000104300635	775717	1,070.72	Non Reco		Item not in PositivePay file	
04/19/2018	0000000000100401170	775718	158.08	Non Reco		Item not in PositivePay file	

Total Amount: 16,184.44

If you click on the details displayed for an item, you will arrive at the screen on the following page.



Screen Layout

Information Area – used to inform you about the time left for the disposition of items, current working day, transit and account number from which this check is drawn, and the number of items left to review by anyone, excluding the current item.

Suspect Image – represented as a reduction of the original image – can be maximized by clicking on the image

Exception Reason – indicates the trace number of the item, and the reason the item is considered a suspect.

Posting Information Area – indicates the information that was validated.

Actions Area – allows you to indicate which action the system should take.

The section below the check image consists of several fields that display information about the currently selected item. The section consists of read-only fields – grayed-out and fields that can be modified.

Read Only Fields

The fields that uniquely identify an item are the item date, trace, RT (routing and transit numbers) and account numbers. These fields are read only to prevent posting the item to another RT and/or account.

If the Positive Pay validation service identified the current item as suspect, then an additional read-only field will be made available, the ISSUE AMOUNT.

Editable Fields

The editable fields refer to information that was read from the check from the MICR line. The editable fields are:

- the payee name
- the check amount
- the check (AUX)ON-US field



Reviewing an Item

The first time the item is reviewed, the editable fields contain the information read from the face of the check and now presented for disposition. You will need to determine if the item failed the validation process due to a misread or because it is a fraud (counterfeit or forgery).


The reason why the item is a suspect is presented in red in the Exception Reason Area section. Based on this reason, you have the following options:

1. Compare the information from the editable fields against the information that can be read from the face of the check. If the information read from the face of the check through electronic means (OCR or MICR) is different than the information read visually from the face of the check, then you can:

a. Correct the information in the editable fields and revalidate the item by

pressing the Revalidate  button.


b. Correct the information in the editable fields (especially the amount

and the serial number); make a Pay  decision in the Actions Button Area.

c. Do not correct the information in the editable fields; however make a

Pay,  or Return,  decision in the Actions Button Area.


2. Compare the information from the editable fields against the information that can be read from the face of the check. If the information read from the face of the check through electronic means (OCR or MICR) appears to be correct, then you need to compare the information against the issue information, or have the following option:

Make a decision to return  the item because the item is either counterfeit or forged – select the return reason from the “Return Reasons” drop down list.

Revalidate Button

When you press the revalidate button, the following events happen:

- All of the information from the editable fields is sent to the appropriate validation service, and that information is verified again. The verification may succeed, or the verification may fail.
- If the verification passes, then the item's status is automatically closed as "pay"; the review session for that item will automatically advance.
- If the item cannot be verified, or another validation condition has failed based on the newly entered (corrected) information from the editable fields, then the user will be prompted to re-verify the information in the editable fields. The validation result is posted in the Exception Reason Area & Revalidation Results – **in red**
- If the information in the editable fields is correct as compared to the information present on the face of the check, then it is likely that the

item is fraudulent, in which case you can return  the item.



ACH Positive Pay Exception Review & Policies

Login as shown above

Accounts in **RED** indicate there are exceptions to be reviewed.

ACCOUNTS/RANGES FOR OCEANFIRST TEST ACH

Your accounts/ranges are listed below. Please select an account by clicking on the corresponding bullet. Click on the corresponding tabs to view Account Items or Billing Information for the selected account. For configuration options, click on the appropriate associated icon.

Total Records: 3

Select	Transit	Account No.	Notes	Range Start	Range End	Options	Delete
<input checked="" type="radio"/>	231270353	9999999		1	9999999999		
<input type="radio"/>	231270353	9999999		1	9999999999		
<input type="radio"/>	231270353	9999999		1	9999999999		

Select the Account and click on Account Items. Once on the screen select ACH Exceptions under Report Option:

ACCOUNT ITEMS RESEARCH

OCEANFIRST TEST ACH
Transit: 231270353 Account: 9999999

Please select the dates for the reporting period, check No. and/or amount scope and press relative button to view different reports. If you wish to view items for a different account, you can click on 'Select Different Account' icon.

Dates
Start: End:
MM/DD/YYYY MM/DD/YYYY

Check No.
From: To:

Amount
From: To:

Payee Name

Report Option:
ACH Exceptions

Lines per Page:
500

Report Format:
 HTML PDF

Exception Reason:
All Reasons

Outstanding Item Type:
Issue Void Both



This will bring you in the ACH Positive Pay Exception screen. Click the Forward arrow to review current day exceptions:

Accounts Account Items Billing Information Company Profile Profile Contact User Manager Help Logout
User Bossteam is logged on | Friday, April 20, 2018 10:46:50 AM

ACH POSITIVE PAY EXCEPTION

OCEANFIRST TEST ACH
Transit: 231270353 Account: -----

Originating:
Transit: Company ID: Company Name:

Date/Check/Amount
Starting Date: Ending Date: Start Check No.: End Check No.: Amount (Min): Amount (Max):
MM/DD/YYYY MM/DD/YYYY

Standard Entry Class Code:

<input checked="" type="checkbox"/> ACK	<input checked="" type="checkbox"/> ADV	<input checked="" type="checkbox"/> ARC	<input checked="" type="checkbox"/> ATX	<input checked="" type="checkbox"/> CBR	<input checked="" type="checkbox"/> CCD
<input checked="" type="checkbox"/> CIE	<input checked="" type="checkbox"/> COR	<input checked="" type="checkbox"/> CTX	<input checked="" type="checkbox"/> DNE	<input checked="" type="checkbox"/> ENR	<input checked="" type="checkbox"/> MTE
<input checked="" type="checkbox"/> PBR	<input checked="" type="checkbox"/> POP	<input checked="" type="checkbox"/> POS	<input checked="" type="checkbox"/> PPD	<input checked="" type="checkbox"/> RCK	<input checked="" type="checkbox"/> SHR
<input checked="" type="checkbox"/> TEL	<input checked="" type="checkbox"/> TRC	<input checked="" type="checkbox"/> TRX	<input checked="" type="checkbox"/> WEB	<input checked="" type="checkbox"/> XCK	<input type="checkbox"/> IAT

Select/Deselect All

Credit/Debit:
 Credit Debit

Select Payment Disposition:
 Pay Decisions Return Decisions Deferred Items Not Reviewed

Processing Cycle:
 Current Day History

Report Format:
 HTML PDF

Lines per Page:
500

his will bring up the current exceptions:

Accounts Account Items Billing Information Company Profile Profile Contact User Manager Help Logout
User Bossteam is logged on | Friday, April 20, 2018 10:48:03 AM

SEARCH RESULTS - Items Not Reviewed

Starting Date: 04/19/2018 Ending Date: 04/19/2018

Total Records: 1

Originating: ASF APPLICATION SUPERVI		Transit: 021000021		Destination: FISERV TOTAL PLUS/FEDLI	
Company:		Company ID:		Transit: 231270353 Account:	
Company Description: DEMAND PAY		Company: OceanFirst Test ACH			

Date	Trace	Check#	Code	Type	CR/DR	Amount	Serial#	Status	Action	Add Policy
04/19/2018	021000027128655		27	PPD	DR	5166.26		Unreviewed	Unreviewed	

Subtotal: 5166.26
Total Amount: 5166.26



From here you can select to pay or return an item:

SEARCH RESULTS - Items Not Reviewed

Starting Date: 04/19/2018 Ending Date: 04/19/2018

Total Records: 1

Originating: ASF APPLICATION SUPERVI Transit: 021000021 Destination: FISERV TOTAL PLUS/FEDLI
 Company: Company ID: Transit: 231270353 Account:
 Company Description: DEMAND PAY Company: OceanFirst Test ACH

Date	Trace	Check#	Code	Type	CR/DR	Amount	Serial#	Status	Action	Add Policy
04/19/2018	021000027128655		27	PPD	DR	5166.26		Unreviewed	Unreviewed Unreviewed Pay Return Defer	

Subtotal: 5166.26
Total Amount: 5166.26

Once an item is decided you may change your decision up until the 11:30 am cut off by selecting the review items that are Pay, Return, or Deferred items and researching:

ACH POSITIVE PAY EXCEPTION

OCEANFIRST TEST ACH
Transit: 231270353 Account: 980309843

Originating:

Transit: Company ID: Company Name:

Date/Check/Amount

Starting Date: Ending Date: Start Check No.: End Check No.: Amount(Min): Amount(Max):

MM/DD/YYYY MM/DD/YYYY

Standard Entry Class Code:

<input checked="" type="checkbox"/> ACK	<input checked="" type="checkbox"/> ADV	<input checked="" type="checkbox"/> ARC	<input checked="" type="checkbox"/> ATX	<input checked="" type="checkbox"/> CBR	<input checked="" type="checkbox"/> CCD
<input checked="" type="checkbox"/> CIE	<input checked="" type="checkbox"/> COR	<input checked="" type="checkbox"/> CTX	<input checked="" type="checkbox"/> DNE	<input checked="" type="checkbox"/> ENR	<input checked="" type="checkbox"/> MTE
<input checked="" type="checkbox"/> PBR	<input checked="" type="checkbox"/> POP	<input checked="" type="checkbox"/> POS	<input checked="" type="checkbox"/> PPD	<input checked="" type="checkbox"/> RCK	<input checked="" type="checkbox"/> SHR
<input checked="" type="checkbox"/> TEL	<input checked="" type="checkbox"/> TRC	<input checked="" type="checkbox"/> TRX	<input checked="" type="checkbox"/> WEB	<input checked="" type="checkbox"/> XCK	<input type="checkbox"/> IAT

Select/Deselect All

Credit/Debit:

Credit Debit

Select Payment Disposition:

Pay Decisions Return Decisions Deferred Items Not Reviewed

Processing Cycle:

Current Day History

Report Format:

HTML PDF

Lines per Page:

500



This will bring you this selection:

SEARCH RESULTS - Paid Items, Returned Items, Deferred Items, Items Not Reviewed

Starting Date: 04/19/2018 Ending Date: 04/19/2018

Total Records: 1

Originating: ASF APPLICATION SUPERVI	Transit: 021000021	Destination: FISERV TOTAL PLUS/FEDLI
Company:	Company ID:	Transit: 231270353 Account:
Company Description: DEMAND PAY		Company: OceanFirst Test ACH

Date	Trace	Check#	Code	Type	CR/DR	Amount	Serial#	Status	Action	Add Policy
04/19/2018		5		PPD	DR	5166.26		Paid	Pay	

Subtotal: 5166.26
Total Amount: 5166.26

You will have the option to change any decision that has not past the daily cut off. The customer can add specific ACH Policies by clicking on add policy to the right of the decision. Policies can be created to mark certain ACH transactions as authorized and not subject to review.

To view the policies for each account, click on the small move forward sphere:


ACCOUNTS/RANGES FOR OCEANFIRST TEST ACH

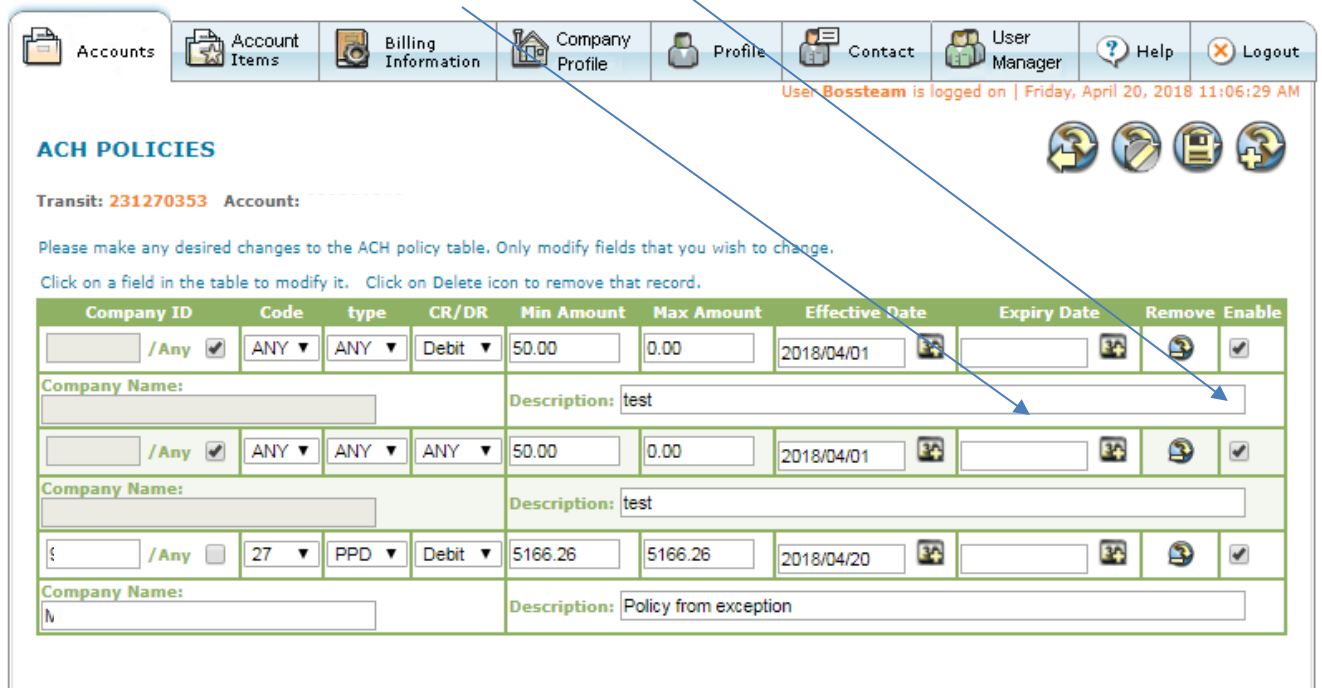
Your accounts/ranges are listed below. Please select an account by clicking on the corresponding bullet. Click on the corresponding tabs to view Account Items or Billing Information for the selected account. For configuration options, click on the appropriate associated icon.

Total Records: 3

Select	Transit	Account No.	Notes	Range Start	Range End	Options	Delete
	231270353	9999999		1	9999999999		
	231270353	9999999		1	9999999999		
	231270353	9999999		1	9999999999		



You will be able to edit any current policy. You can add customers or transaction types you want by pressing the add button . To always allow or disable and expire policies you want to go have reviewed going forward you would add an expiration date of today and uncheck Enable.






ACH POLICIES

Transit: 231270353 Account:

Please make any desired changes to the ACH policy table. Only modify fields that you wish to change.
Click on a field in the table to modify it. Click on Delete icon to remove that record.

Company ID	Code	type	CR/DR	Min Amount	Max Amount	Effective Date	Expiry Date	Remove	Enable
/Any <input checked="" type="checkbox"/>	ANY	ANY	Debit	50.00	0.00	2018/04/01			<input checked="" type="checkbox"/>
Company Name:		Description: test							
/Any <input checked="" type="checkbox"/>	ANY	ANY	ANY	50.00	0.00	2018/04/01			<input checked="" type="checkbox"/>
Company Name:		Description: test							
/Any <input type="checkbox"/>	27	PPD	Debit	5166.26	5166.26	2018/04/20			<input checked="" type="checkbox"/>
Company Name:		Description: Policy from exception							

Once edit are complete you must Hit the save button  then the back arrow  to return to the accounts list.

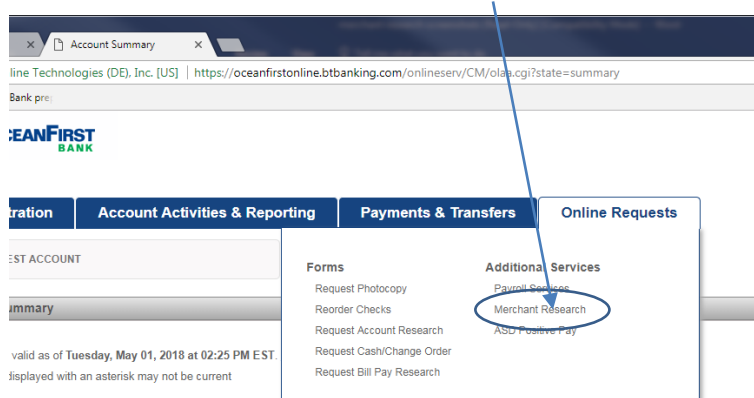
If you go back or hit  before you hit save your edits will be undone.



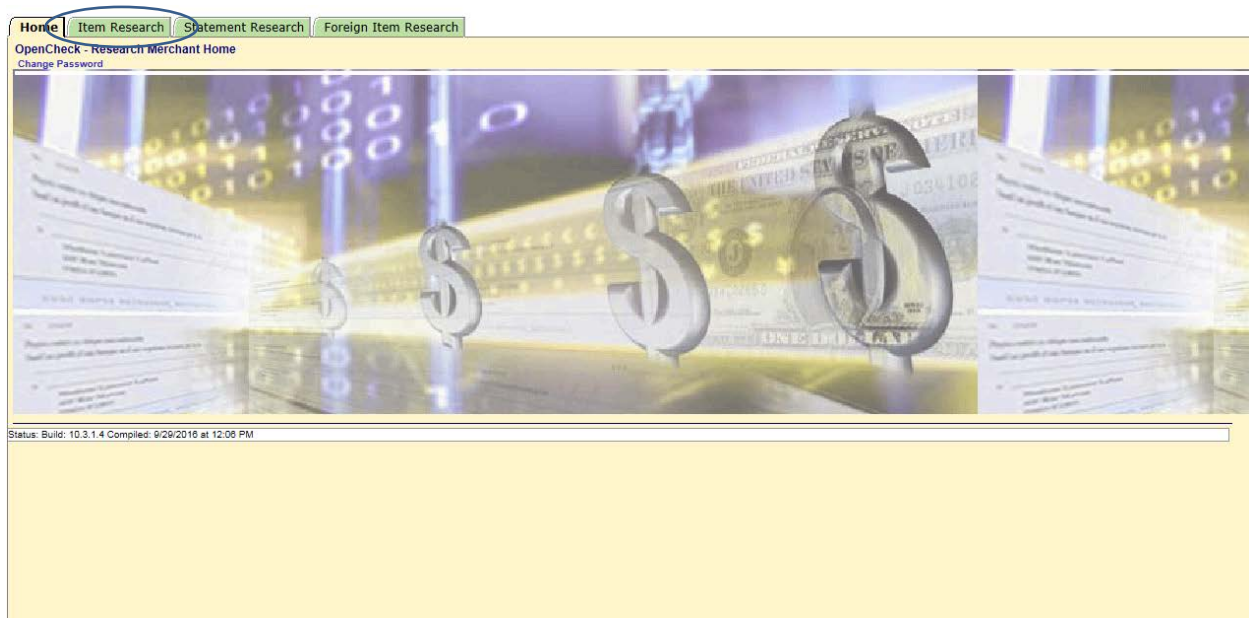
Merchant Research

Access and Item Research

Log into Business Online Banking as you normally would. Under Online Requests, if you have been provided access, you will see a selection for Merchant Research



You will be brought to this landing page. Click on Item Research to begin:





To begin Item Research enter your search criteria.

Set Criteria:

Account number: This is a required.

*Processing Date:

Amount:

Check Number:

Once you enter your Search Criteria you will need to select the desired fields from the **Available Columns** and click > to bring over to the **Show Columns**. (We recommend Account Number, Amount, Check Number, and Process Date)

*Controlled Disbursement customers – Process Date should equal same day and should not be pulled until after 10:00 AM ET.

Home | **Item Research** | Statement Research | Foreign Item Research

Define Query
Select the parameters on which your query will be based.

Submit Query

Set Criteria: All Items Debits Credits

Account Number = [] = []

Process Date = [] [] = [] []

Amount = [] = []

Check Number = [] = []

Select Columns: Save selected columns

Available Columns

- Account Number
- Advice
- Amount
- Amount Entered
- App Description
- Application Code
- Check Number

Show Columns

Up

Down

If desired, you can click on *Save Selected Columns* for simplification in future research items.

Click **Submit Query**

Home | **Item Research** | Statement Research | Foreign Item Research

Define Query
Select the parameters on which your query will be based.

Submit Query

Set Criteria: All Items Debits Credits

Account Number = [] = []

Process Date = [] [04/12/2018] = [] []

Amount = [] = []

Check Number = [] = []

Select Columns: Save selected columns

Available Columns

- Advice
- Amount Entered
- App Description
- Application Code
- Credit
- Item Id
- Item Number

Show Columns

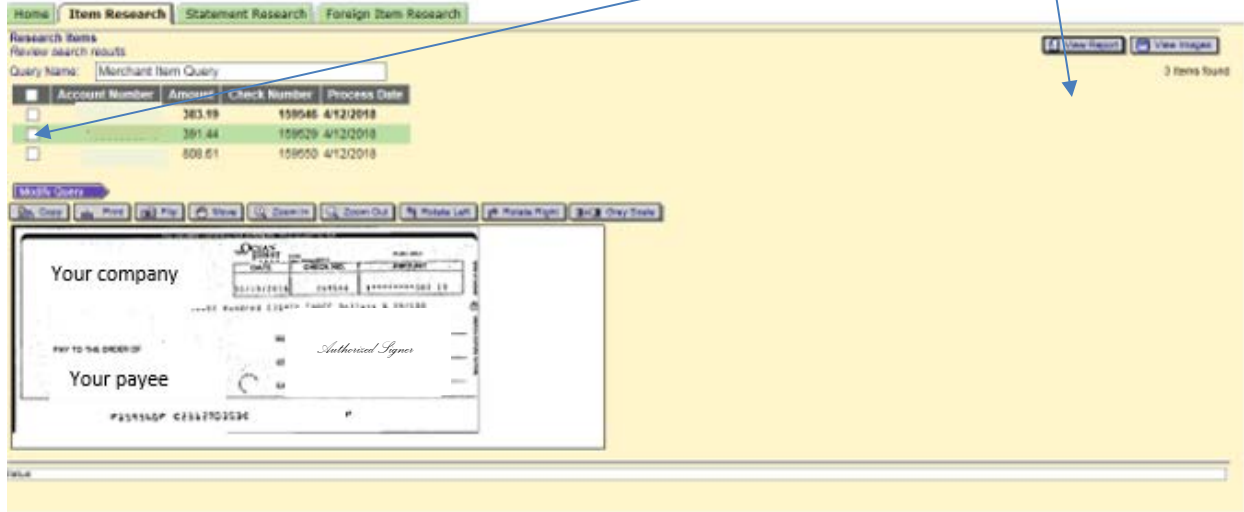
- Account Number
- Amount
- Check Number
- Process Date

Up

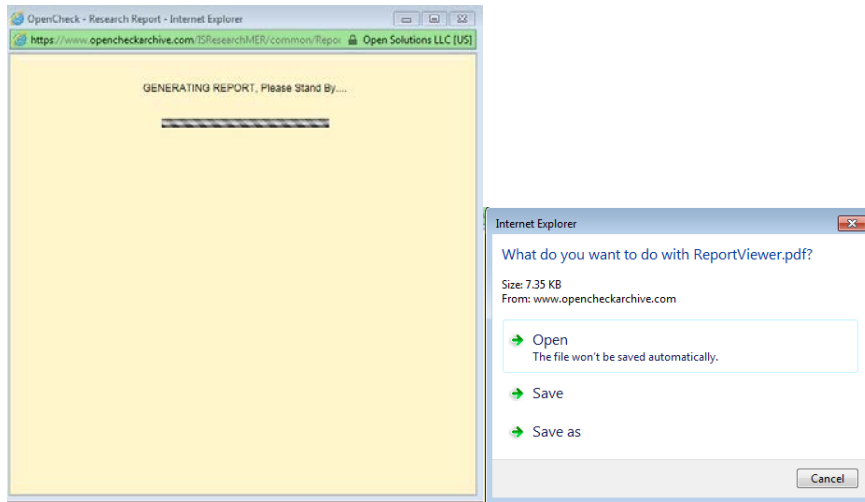
Down



You can view each check found in the search or click on the the check boxes click on view report and create a summary report:



You will see the following screens. To View the report, you can click open or you may save the report for your records



Example Report:

Merchant Item Query			
Institution: OCEANFIRSTBKNJ		Page: 1 of 1	
		Created: 4/12/2018 8:33:50 AM	
Account Number	Amount	Check Number	Process Date
.....	383.19	159546	4/12/2018
.....	391.44	159529	4/12/2018
.....	808.61	159550	4/12/2018





This Page Intentionally Left Blank



Remote Deposit Capture Source Capture Solutions® Enterprise Merchant Capture Quick Guide

Customer Support

Treasury Client Services
1.888.OCEAN33 EXT 2215
Hours: 8:00AM TO 5:00PM ET Monday-Friday

Before You Begin

Recommended Browser – Internet Explorer

All browsers can be used with addition of Ranger Remote

Pages 2 – 10 are Classic View

Pages 10 – 21 are Contemporary View

Getting Started

Compatibility View for INTERNET EXPLORER

In internet explorer go to tools, compatibility view settings, and add **fiservsco.com**

Scanner Maintenance

Clean your scanner as advised by the manufacturer. If you run high volumes, we suggest cleaning daily.

Logon to Web Capture

Open Browser and enter the URL provided to you by your Bank Administrator. It is helpful to add this to your desktop using a shortcut.

Web Capture Login

User Id:

Password:

Enter or Click Login

Help

Merchant Capture Login

User Id:

Password:

Login



Creating a Deposit

On Deposit Status Screen

Select Deposit Capture

The screenshot shows a web application interface for deposit management. At the top, there is a navigation bar with links: Deposit Capture | Query | User | Customer | Help | Logout. Below this, there are two tabs: "Pending Deposits" (selected) and "All Deposits". A "Display/Hide Search" button is on the left, and a "Summary Report" button is on the right. The main area is titled "Search Options" and contains several input fields: "Creation Date Range From:" (2011-09-13), "To:" (2011-09-13), "From Amount:", "To Amount:", "Status:" (dropdown), "Site ID:", "Capture User:", "Deposit #:", and "Account:". There is also an "Include Deletes:" checkbox. "Search" and "Reset" buttons are at the bottom right of the search options. Below the search options is a "Deposit Report" section. It shows "No Page" and "Total Rows: 0". A table header is visible with columns: Select, Site ID, Deposit #, Account #, Account Name, Last Updated By, Capture User, Create Date/Time, Processing Date, Submit Date/Time, Status, Count (CR/DB), Deposit Total, Comments, and Action. The table body is empty, with the text "No items in list!" below it. A "Remove" button is at the bottom left of the report section.

Deposit Name
Enter Deposit Amount
Select Account

Click Create

The screenshot shows a "Merchant Create New Deposit" form. It has a navigation bar at the top: Deposit Capture | Query | User | Customer | Help | Logout. The form contains the following fields: "*Deposit Name:" (text input), "Select WorkType:" (dropdown menu showing "26 - 26-MER- WC"), "*Deposit Amount:" (text input with "0" entered), "*Select Account:" (text input), and "AuxOnUs Field:" (text input). At the bottom right, there are "Cancel" and "Create" buttons.



Scan Screen

Note your Deposit ID number on something to attach to the front of your deposit after scanning. This is helpful if you need to refer back to this deposit.



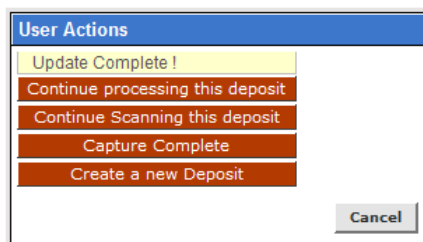
Scanning Work

Please keep deposits to fewer than 400 items when possible.

1. Make sure the checks are all straightened and tidy before placing them in the hopper. Do not place too many items in hopper. This will reduce rejects, jams, double documents, and piggy backs. It will also maximize image quality.
2. Click **Scan** at the bottom of the screen.
3. Click **Continue Scanning this Deposit** in the User Actions box if you had to remove your items from the scanner.

Monitor the Items Scanned and Items Processed counters at the bottom of the screen. If Items Processed falls behind more than 50 items, click **Stop Scan** on the Scan Navigator. When Items Processed catch up, click **Continue Scanning This Batch**. If Items Processed stops increasing, you may have lost your internet connection.

4. When you are finished scanning your deposit, click **Capture Complete**. The option **Continue processing this deposit** allows you to correct exceptions or look at items in your deposit. You will need to click **Capture Complete** before you can balance the batch.



IMPORTANT:

Deposits cannot be balanced if **Capture Complete** is not selected.

Do not select **Create a new Deposit** in the User Actions box. This will suspend the current deposit and prevent you from completing it in the proper sequence.

To create another deposit select **Deposit Capture**.

5. Verify that the last item on the screen matches the last item in the scanner pocket and that the item number sprayed by your scanner is legible if applicable. You are now ready to correct exceptions, balance, or create another deposit.

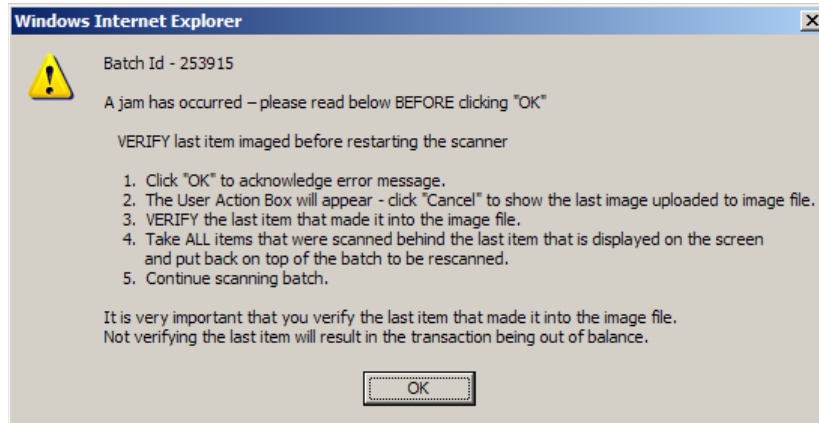
Clip or band the deposit together with the deposit ID noted in front. Place processed deposit face down in a process complete bin or box. Storing the processed deposits in an orderly way will prevent accidental rescanning and make research easier. Processed deposits should be retained for a reasonable period of time, but in no event longer than 30 days after such check has been digitized and processed, and will ensure that all original checks are retained in a secure location until they are destroyed. Deposited images are available for 45 days, including the day of the deposit.



If an item Jams

The scanner will stop and a message will appear.

- Remove the items from the exit pocket and turn face down.
- Remove the items from the feeder and place face up next to the scanner.
- Follow steps in the jam message below.



Clicking OK may clear any items jammed in the scanner. (If the scanner doesn't clear, you will need to manually remove the items.)

Do not assume that an item was captured, because it is endorsed.

Place uncaptured items in front of the items removed from the feeder. Return the items to the feeder and click: **Scan**.

Processing Exceptions

Click the **Exceptions** tab. This will take you to the first item to be corrected for either a MICR exception or an image quality assessment (IQA) exception. The software will guide you through each field to be corrected. Exceptions will be cleared from the screen as they are resolved. When all MICR and IQA exceptions are resolved, the software will check for duplicate exceptions and present them on the **Exceptions** tab as well. Follow the detailed procedures below for handling MICR, IQA and duplicate exceptions.

MICR Exceptions

The cursor will move to each field requiring correction, which will be highlighted in pink. At the top of the screen, there will be an accompanying error message in **RED**. Key the missing or incomplete value according to what you see on the document. If you cannot read the document, click the image to enlarge it. Click the image again to re-size it.

Hint: You do not need to enter the decimal in the amount field.

If you need to enter or correct data in a field that is not highlighted, use the following hotkeys to move to the desired field.

- F1 = Amount
- F2 = TC (*this field is for trancode or personal check number*)
- F3 = Account
- F4 = Field4 (*this is an alternate position for a 4-digit check number, positioned between Account & TR*)
- F5 = Transit Routing
- F6 = RIC (*just left of the TR if present; for return item & IRD use; blank the field when not present on document*)
- F7 = Serial (*this field is for the check number on business checks*)



IQA Exceptions

If an item fails image quality tests, it will be flagged with an **X** in the **Image Quality** column. Review the image to determine if it needs to be rescanned or is acceptable.

For each IQA exception, take one of the following actions:

1. **Accept** the image: If the image is completely legible, click **Accept Image**.
2. **ReScan** the image: If the image needs to be improved (e.g., if it is crooked or upside down), place the check in the scanner and click **ReScan**. You will receive a warning: “*Do you want to rescan image for selected item?*” Click **Yes**. The MICR will be compared with the original check. If there is a difference, you will receive a warning message. If you are certain you are rescanning the correct check, select **Yes**.

Sometimes, rescanning will not improve the image and it will continue to be flagged as an IQA exception. However, if all of the important information is legible, you may click **Accept Image**.

If the image can't be improved and is still bad:

- Try making a photocopy, cutting the copy out, and scanning the copy. (When you are finished, staple the copy to the original for storage.)
 - If everything is legible except for the amount (e.g., postal money orders), you may handwrite the amount on the check *in a blank area*, then click **ReScan** and then **Accept Image**.
3. **Delete** the image: If the image is illegible, verify image displayed is the item you want to delete, click **Delete Item** and physically remove the item from the deposit. Deleted checks remain visible but the data is grayed out. Take any deleted checks to your Financial Institution for deposit.

If An Item Piggybacks

If you discover that two checks have ran through the scanner together (“piggyback”), find the checks in the scanner exit pocket, delete the piggyback record, and scan these checks at the end of the deposit.

IMPORTANT:

The following items cannot be processed electronically. These items will create exceptions.

Savings Bonds

Canadian US Dollar Items

Foreign Items

Non-Imageable Items (Checks that are not legible, too dark or too light)

You will need to remove these from your deposit and take them to your Financial Institution.



Duplicate Exceptions

When all exceptions are corrected, the software will check for duplicates. If any are found, they will be flagged in the Duplicate column on the **Exceptions** tab. A **Duplicates** tab will also appear to the right of the **Exceptions** tab.

Click the **Duplicates** tab at the top of the screen. This will display the images suspected to be duplicates side by side with the current item on the left and previously scanned item on the right. Data pertaining to the previously scanned item will be displayed beneath the two images. If multiple suspected duplicates are found, page through the previously scanned items using the blue arrow buttons.

Once you determine whether the item is a duplicate, you will either click **Delete Item** or **Accept Duplicate**. Please note that you must click the **Duplicates** tab for each duplicate found.

If no duplicates were found, or when all duplicates are resolved, the batch is ready to be balanced.

Duplicate Items: Deposit Id: 277112 | Capture Operator: 123FsvA98991 | Capture Date: 09/13/2011 | Status: CAPTURE COMPLETE | 1 of 1

Item Number	Serial	Field6	Transit	Field4	Account	PC	Check	Amount	Item Type	Image Quality	Duplicate
0000884503			021099993		123456			10.00	Def Debit		✓
0000884504			044099996		12345		2002	10.00	Def Debit		✓
0000884505			061199992		11030110		2156	11.80	Def Debit		✓

ReScan(0) | Detect Double-Feed



Balancing Deposits

After all exceptions are approved, verify totals in the Deposit Information Box.

- If your difference is zero, you can Submit your deposit, Create a new deposit or Logout.

Deposit Information

Deposit ID: 277298 Deposit Name: Test
Worktype: 26 - 26-MER- WC
Processing Date: 2011-09-14
Deposit Status: READY FOR APPROVAL
Deposit Account: *****6789

Number of Items: 4 Exceptions: 0
Number of Checks: 4

Deposit Total: \$ Checks Total: \$ 41.80
Difference: \$ 11.80

- If your difference is not zero, arrow down through the deposit to verify that all checks were scanned and that the amounts captured were correct. If necessary,
 - scan missing items at the end of the deposit
 - fix any amounts that are incorrect
 - delete unintended items, if any
- If all check records are correct and the deposit is still out of balance, then adjust the deposit amount to match the total of the checks.

When the deposit is in balance, you have options:

- Submit the deposit if required
- Logout and close the browser window
- Create another deposit by clicking on Capture Deposit
- Query / Deposit Report to review the deposit(s) you scanned today

Remember to log-out between user sessions!

End of Day

1. Verify that all Deposits are in *Submitted* or *Delivered* status. No Deposits should be listed on the **Pending Batches** tab on the Deposit Status screen
2. Print or save any needed reports (e.g., Summary Report, Deposit Detail Report).
3. Click **Logout** at the top of any screen. This will log the user out of the application and then you can exit Internet Explorer.



Hints and Notes

Additional How-Tos

To remove a deposit:

Select the deposit on the Deposit Status Screen. After the deposit is open, select **Remove Deposit** at the top right of the screen. A message appears “Are you sure you want to delete this deposit?” select OK to remove or select Cancel if you do not want to remove the deposit.

- A deposit cannot be removed if it has been submitted.
- Once a deposit is removed it cannot be recovered. If needed, you would need to re-capture the deposit.

To query for items previously processed:

1. Mouse over **Query**.
2. Click **Item Query**.
3. Click **Clear** to remove any previous search criteria.
4. Enter search criteria in Search Options, click search.
Note: Click **Include Deletes** if desired.
5. To return to current date, click Batch Status Query.

Deposit Capture | Query | User | Help | Logout

Deposit Status
Item Query

Search Options

Search Options

From Date: 2010-08-19 To Date: 2010-08-19 From Amount: To Amount: Site ID: 99991 Capture User: 123FsvB99991

Account Number: Serial Number: Routing Number: ISN: Check: Item Type:

Deposit ID: Customer Number: 011999993-99991 Bank ID: 011999993 Include Deletes:

Search Clear Deposit Report

To search for previous days/batches processed:

1. Enter search criteria in Search Options, click search.
Note: Click **Include Deletes** if desired.
2. To return to current date, click Clear and then Search.

Search Options

Creation Date Range From: 2010-08-19 To: 2010-08-19 From Amount: To Amount:

Status: Site ID: Capture User:

Deposit #: Account: Include Deletes:

Search Reset



Reports:

180 days of deposit history and 45 days of images are available.

On the Deposit Status screen

Select Summary Report and choose from

1. Generate PDF Report
2. Generate CSV Report (Excel Format)
3. Detail Reports for All Deposits

The screenshot shows the 'Deposit Status' application interface. At the top, there is a navigation bar with 'Deposit Capture | Query | User | Help | Logout'. Below this are tabs for 'Pending Deposits' and 'All Deposits', and a 'Summary Report' button. A 'Display/Hide Search' button is also present. The main section is titled 'Search Options' and contains several input fields: 'Creation Date Range From' (2010-08-19), 'To' (2010-08-19), 'From Amount', 'To Amount', 'Status' (dropdown), 'Site ID', 'Capture User', 'Deposit #', and 'Account'. There are 'Search' and 'Reset' buttons. Below the search options is a 'Deposit Report' section with a table header. The table has 14 columns: 'Select', 'Site ID', 'Deposit #', 'Account #', 'Account Name', 'Last Updated By', 'Capture User', 'Create Date/Time', 'Processing Date', 'Submit Date/Time', 'Status', 'Check Count', 'Deposit Total', and 'Action'. The table currently shows 'No Page' and 'Total Rows: 0'.

Deposit Status – Definitions

Open – A deposit is placed in Open status when the deposit is newly created and when a capture operator has reopened a deposit to add additional items, or to resolve exceptions.

Uploading – A deposit that is in the process of uploading items.

Suspended – A deposit will remain suspended if the operator selects Cancel instead of Capture complete. Exceptions can be repaired. Balancing cannot be performed.

Capture Complete – This is a deposit that the operator has marked as complete to notify that it is ready for repair and balancing.

In Use – This is a deposit that is in use by your bank or another operator. No actions are allowed on this deposit while in use.

Ready For Approval – This deposit has all exceptions repaired and is ready to submit.

Rescan – N/A

Submitted – This deposit is approved and ready for processing. No further actions will be allowed on this deposit.

Delivered – This deposit has been delivered for processing.



Creating a Deposit

On Home Screen

Click Create Deposit

Home Help Logout

View Deposits View Items Reports

Create Deposit

Start a new deposit by clicking the Create Deposit button below, enter specifics on your deposit, then click Continue.

Create Deposit

Training

Messages

News/Promotions

Pending Deposits All Deposits Rows per page: 10

Search

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

Page 1 of 1 Remove

Deposit Name

Enter Deposit Amount

Select Account

AuxOnUs Field – Optional field for serial number on Virtual Credit.

Click Continue

Create Deposit

* Required Fields

Deposit Name* :

Select WorkType* : 26 - 26-MER- WC

Deposit Amount* :

Select Account* : Store #1 - *****6789

AuxOnUs Field:

Continue Cancel



Scanning Work

Please keep deposits to fewer than 400 items when possible.

1. Make sure the checks are all straightened and tidy before placing them in the hopper. Do not place too many items in hopper. This will reduce rejects, jams, double documents, and piggy backs. It will also maximize image quality.
2. Click **Scan** at the bottom of the screen.

Monitor the Items Scanned and Items Processed counters at the bottom of the screen. If Items Processed falls behind more than 50 items, click **Stop Scan** on the Scan Navigator. When Items Processed catch up, click **Scan**. If Items Processed stops increasing, you may have lost your internet connection.

The screenshot displays the Remote Deposit Capture interface. At the top, there are navigation links: Home, Help, and Logout. Below this is a table with columns: Item #, Check #, Error, Amount, and Actions. The main area shows deposit details: Deposit ID: 277494, Deposit Name: Test, Account No.: 123456789, and Account Name: Store #1. There is a link for More Details and buttons for Export As and Delete Deposit. Below these are sections for Training and Messages. At the bottom, there is a summary bar with the following information: No of Items: 0, Error: 0, Deposit Total: \$20.00, Difference: \$0, and Checks Total: \$0. Below the summary bar are buttons for Scan, Detect Double-Feed (checked), Please Fix Errors then Submit, Fix Errors, and Save Deposit. At the very bottom, there is a status bar showing: Session Started @ 03:36:52 PM, Items Scanned: 2, and Items Processed: 2.

Note your Deposit ID number on something to attach to the front of your deposit after scanning. This is helpful if you need to refer back to this deposit.

3. Verify that the last item on the screen matches the last item in the scanner pocket and that the item number sprayed by your scanner is legible if applicable. You are now ready to Fix Errors, balance, or create another deposit.

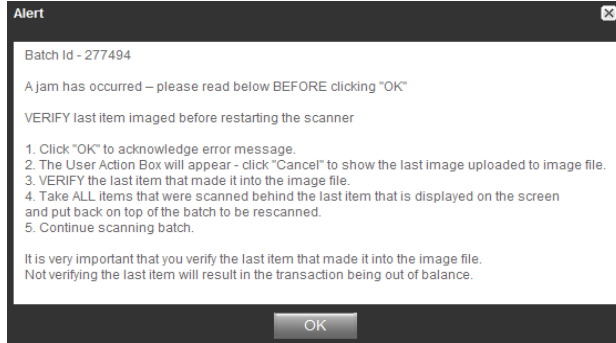
Clip or band the deposit together with the deposit ID noted in front. Place processed deposit face down in a process complete bin or box. Storing the processed deposits in an orderly way will prevent accidental rescanning and make research easier. Processed deposits should be retained for a reasonable period of time, but in no event longer than 30 days after such check has been digitized and processed, and will ensure that all original checks are retained in a secure location until they are destroyed. Deposited images are available for 45 days, including the day of the deposit.



If an item Jams

The scanner will stop and a message will appear.

- Remove the items from the exit pocket and turn face down.
- Remove the items from the feeder and place face up next to the scanner.
- Follow steps in the jam message below.



Clicking OK may clear any items jammed in the scanner. (If the scanner doesn't clear, you will need to manually remove the items.)

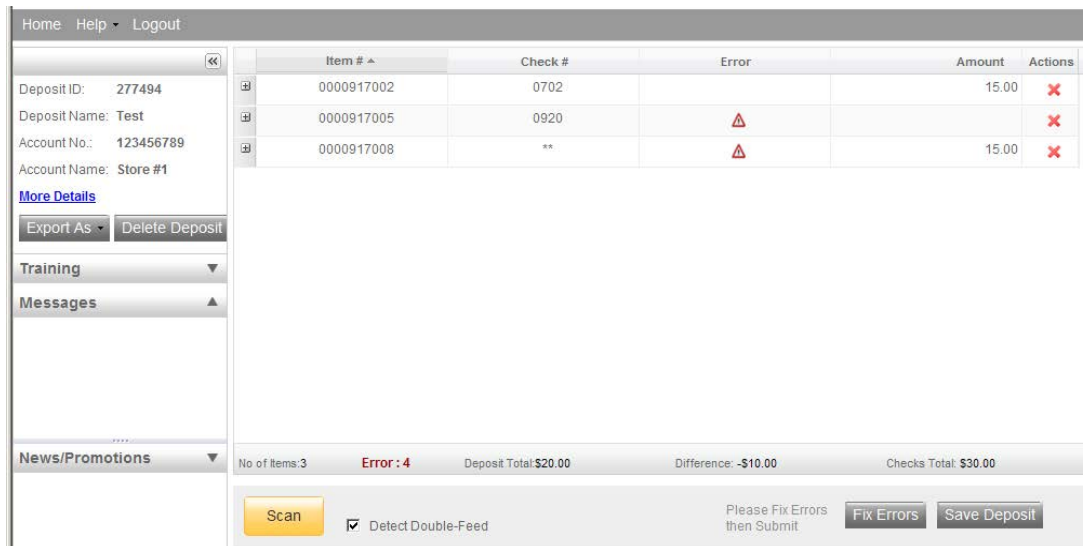
Do not assume that an item was captured, because it is endorsed.

Place uncaptured items in front of the items removed from the feeder. Return the items to the feeder and click: **Scan**.

Fix Errors

If there are any errors the Fix Errors tab will be available. Click on **Fix Errors**.

If you click **Save Deposit** at any time before submitting, it will put the deposit in a Suspended status. The deposit will not be complete until you submit.





MICR Errors

The cursor will move to each field requiring correction, which will be highlighted in pink. Key the missing or incomplete value according to what you see on the document. If you cannot read the document, click the image to enlarge it. Click the image again to re-size it.

The screenshot shows the 'Error Correction' interface. On the left, there is a sidebar with navigation options: Home, Help, Logout, Deposit ID: 277494, Deposit Name: Test, Account No.: 123456789, Account Name: Store #1, More Details, Export As, Delete Deposit, Training, Messages, and News/Promotions. The main area displays a check image with the following details: SAMPLE INC. OWNER ADDRESS OWNER CITY USA 00000, DATE 9/16/11, 0920, PAY TO THE ORDER OF Test, \$20.00, HGL BANK 123 MAIN STREET YOUR CITY USA 12345, NON-NEGOTIABLE, and MICR line ⑆011999993⑆ 232323⑆ 0920. Below the check image is a table with columns: Serial, Transit, Account, Check, Amount. The table contains one row with values: [blank], 011999993, 232323, 0920, and [pink highlighted]. A 'Delete' button is below the table. At the bottom, a summary bar shows: No of Items: 3, Error: 1, Deposit Total: \$20.00, Difference: -\$10.00, Checks Total: \$30.00. A 'Scan' button and 'Detect Double-Feed' checkbox are on the left, and 'Please Fix Errors then Submit', 'Fix Errors', and 'Save Deposit' buttons are on the right.

Hint: You do not need to enter the decimal in the amount field

If you need to enter or correct data in a field that is not highlighted, use the following hotkeys to move to the desired field.

- F1 = Amount
- F2 = TC (this field is for transcode or personal check number)
- F3 = Account
- F4 = Field4 (this is an alternate position for a 4-digit check number, positioned between Account & TR)
- F5 = Transit Routing
- F6 = RIC (just left of the TR if present; for return item & IRD use; blank the field when not present on document)
- F7 = Serial (this field is for the check number on business checks)



IQA Exceptions

If an error occurs due to **Poor Image Quality**.

Review the image to determine if it needs to be rescanned or is acceptable. Take one of the following actions:

1. **Accept** the image: If the image is completely legible, click **Accept Image**.
2. **ReScan** the image: If the image needs to be improved (e.g., if it is crooked or upside down), place the check in the scanner and click **ReScan**. You will receive a prompt: “*Do you want to rescan image for selected item?*” Click **Yes**. The MICR will be compared with the original check. If there is a difference, you will receive a warning message. If you are certain you are rescanning the correct check, select **Yes**.

Sometimes, rescanning will not improve the image and it will continue to be flagged as an IQA exception. However, if all of the important information is legible, you may click **Accept Image**.

If the image can't be improved and is still bad:

- Try making a photocopy, cutting the copy out, and scanning the copy. (When you are finished, staple the copy to the original for storage.)
 - If everything is legible except for the amount (e.g., postal money orders), you may handwrite the amount on the check *in a blank area*, then click **ReScan** and then **Accept Image**.
3. **Delete** the image: If the image is illegible, verify image displayed is the item you want to delete, click **Delete Item** and physically remove the item from the deposit. Deleted checks remain visible but the data is grayed out. Take any deleted checks to your Financial Institution for deposit.

If An Item Piggybacks

If you discover that two checks have ran through the scanner together (“piggyback”), find the checks in the scanner exit pocket, delete the piggyback record, and scan these checks at the end of the deposit.

IMPORTANT:

The following items cannot be processed electronically. These items will create exceptions.

Savings Bonds

Canadian US Dollar Items

Foreign Items

Non-Imageable Items (Checks that are not legible, too dark or too light)

You will need to remove these from your deposit and take them to your Financial Institution.



Duplicate Exceptions

When all errors are fixed, the software will check for duplicates. If any are found, they will be displayed side by side with the current item on the left and previously scanned item on the right. Data pertaining to the previously scanned item will be displayed beneath the image on the right. If multiple suspected duplicates are found, use the arrows next to the image on the right.

Once you determine whether the item is a duplicate, you will either click **Delete** or **Accept**.

The screenshot displays the 'Error Correction' screen in the Remote Deposit Capture software. On the left sidebar, there are navigation options: Home, Help, Logout, Deposit ID: 277494, Deposit Name: Test, Account No.: 123456789, Account Name: Store #1, More Details, Export As, Delete Deposit, Training, Messages, and News/Promotions. The main area is titled 'Error Correction' and features a red warning banner: 'Duplicate Item Detected'. Below this, there are two panels: 'Current Item' and 'Items from Previous Deposits'. Both panels show a check image with 'Front' and 'Back' view options. The 'Current Item' panel shows a check for \$100.00 dated 9/18/11, payable to 'Test', with item number 0000917009 and check number 1265. The 'Items from Previous Deposits' panel shows a duplicate check with the same details. Below the panels, a summary bar indicates: No of Items: 5, Error: 2, Deposit Total: \$20.00, Difference: -\$230.00, Checks Total: \$250.00. At the bottom, there are buttons for 'Scan', 'Detect Double-Feed' (checked), 'Please Fix Errors then Submit', 'Fix Errors', and 'Save Deposit'.

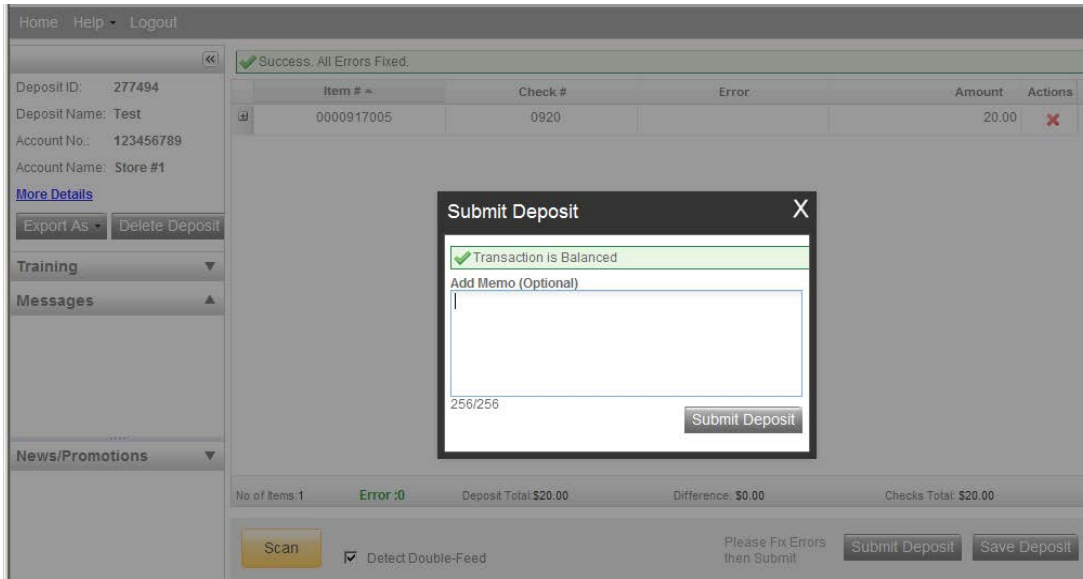
If no duplicates are found or when duplicates are resolved, the deposit is ready to be balanced or submitted.




Balancing Deposits

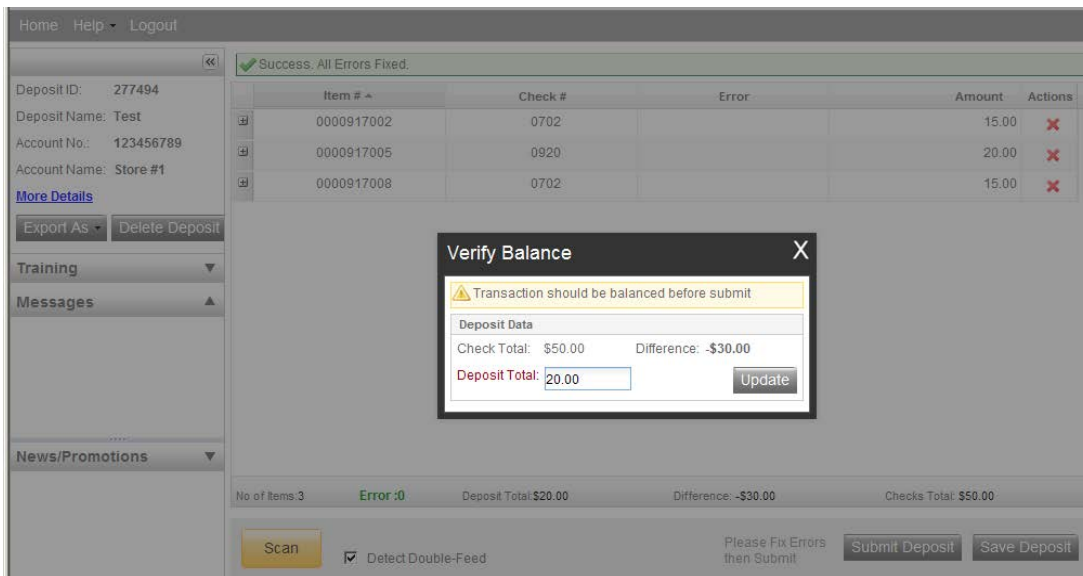
After all errors are fixed, click on **Submit Deposit**. There is an option to Add a Memo that can be reviewed in the deposit information.

- Click **Submit Deposit**



If the deposit is not in balance you must review the items. Open  each image to review that the amounts captured were correct. If necessary,

- scan missing items at the end of the deposit
- fix any amounts that are incorrect
- delete unintended items, if any



- If all check records are correct and the deposit is still out of balance, then adjust the deposit amount to match the total of the checks.



When the deposit has been submitted, you have options:

- **Logout and close the browser window**
- **Create another deposit by clicking on Create Deposit**
- **Query / Deposit Report to review the deposit(s) you scanned today**

Remember to log-out between user sessions!

End of Day

1. Verify that all Deposits are in *Submitted* or *Delivered* status. No Deposits should be listed on the **Pending Batches** tab on the Deposit Status screen.
2. Print or save any needed reports (e.g., Summary Report, Deposit Detail Report).
3. Click **Logout** at the top of any screen. This will log the user out of the application and then you can exit Internet Explorer.

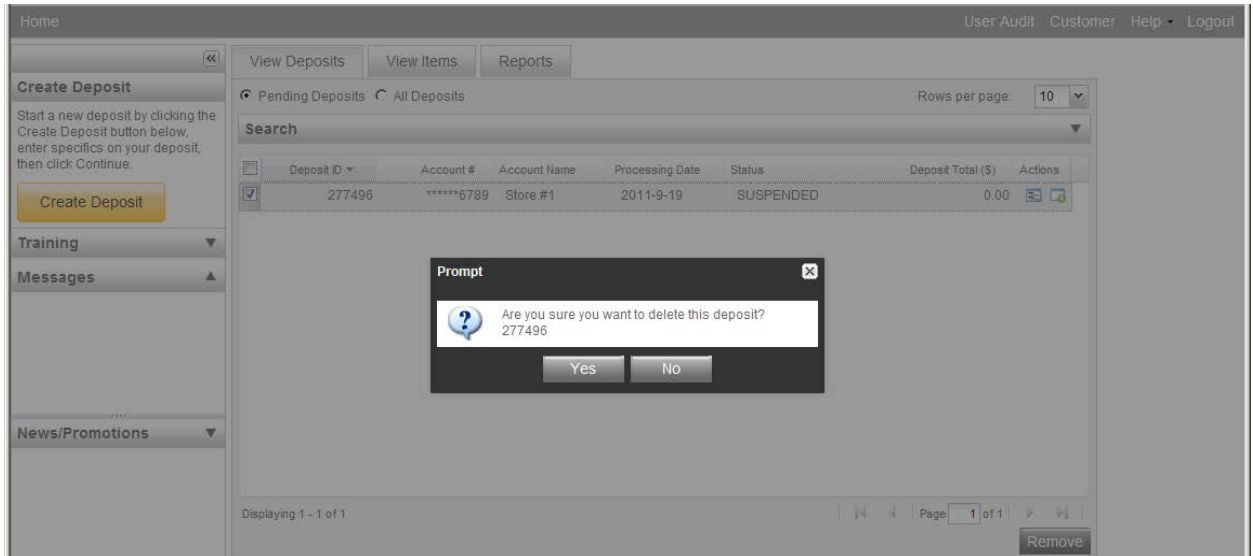


Additional How-Tos

To remove a deposit:

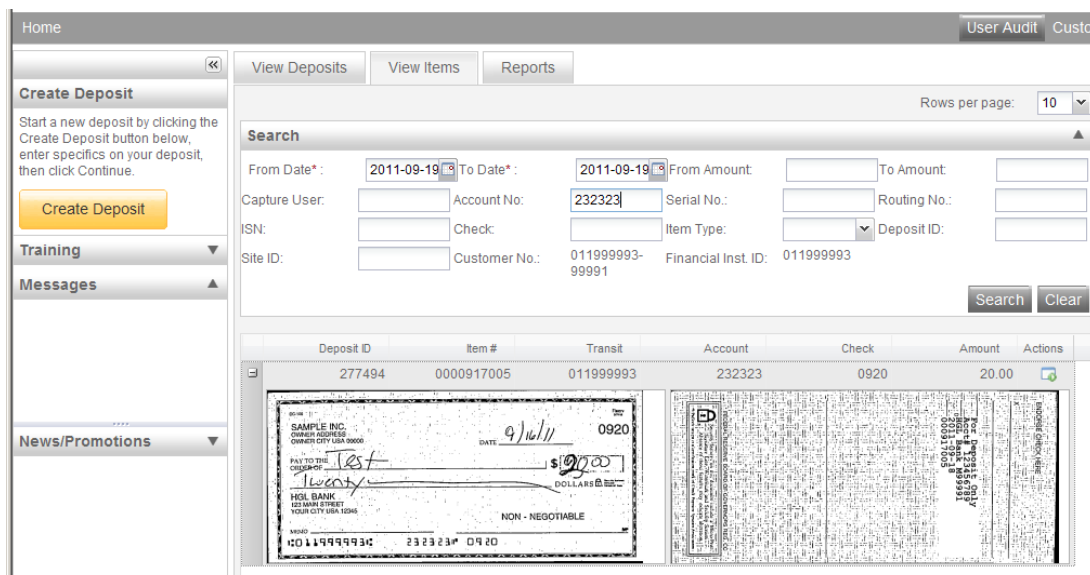
Select the deposit on the Deposit Status Screen and click Remove at the bottom right of the screen. A Prompt appears “Are you sure you want to delete this deposit?” select Yes to remove or No if you do not want to remove the deposit.

- A deposit cannot be removed if it has been submitted.
- Once a deposit is removed it cannot be recovered. If needed, you would need to re-capture the deposit.



To query items previously processed:

1. Select the View Items tab.
2. Select the Search drop down.
3. Select Advanced Search
4. Enter search criteria in Search options, click search.
5. Click on the or by the item to view or to close.
6. Click Clear if you need to do another search.





To search for previous days/batches processed:

1. Select View Deposits tab.
2. Select the Search drop down.
3. Select Advanced Search
4. Enter search criteria in Search options, click search.
5. To return to current date, click Clear and then search.

The screenshot shows the 'View Deposits' tab selected. The 'Search' section is active, displaying search criteria for 'From Date' (2011-09-13) and 'To Date' (2011-09-13). Below the search fields is a table of search results:

Deposit ID	Account #	Account Name	Processing Date	Status	Deposit Total (\$)	Actions
277112	*****6789	Store #1	2011-9-13	CAPTURE COMPLETE	0.00	[Icons]
277111	*****6789	Store #1	2011-9-13	CAPTURE COMPLETE	0.00	[Icons]

Reports:

180 days of deposit history and 45 days of images are available.

On the Deposit Status screen

1. Select the Reports tab.
2. Click on Generate Report.
3. Click on Export As and choose report type.
 - a) PDF
 - b) CSV
 - c) Detail Reports for All Deposits

The screenshot shows the 'Reports' tab selected. The 'Deposit Summary Report' is chosen. The 'Export As' menu is open, showing options: Pdf, CSV, XML Extract, and Detail Reports for All Deposits. Below the search fields is a table of search results:

Deposit ID	Account #	Account Name	Processing Date	Status	Deposit Total (\$)	Actions
277494	*****6789	Store #1	2011-9-19	SUBMITTED	20	[Icons]



Deposit Status – Definitions

Open – A deposit is placed in Open status when the deposit is newly created and when a capture operator has reopened a deposit to add additional items, or to resolve exceptions.

Uploading – A deposit that is in the process of uploading items.

Suspended – A deposit will remain suspended if the operator selects Cancel instead of Capture complete. Exceptions can be repaired. Balancing cannot be performed.

Capture Complete – This is a deposit that the operator has marked as complete to notify that it is ready for repair and balancing.

In Use – This is a deposit that is in use by your bank or another operator. No actions are allowed on this deposit while in use.

Ready For Approval – This deposit has all exceptions repaired and is ready to submit.

Rescan – N/A

Submitted – This deposit is approved and ready for processing. No further actions will be allowed on this deposit.

Delivered – This deposit has been delivered for processing.