

Set Account Names

System managers can set names for accounts. Where the functionality is available in the system, these account names will be displayed in parentheses next to the account numbers (in drop-down lists, for example). Additionally, where available, the account's name is displayed when the user moves the cursor over an account number.

To set or change an account name:

1. From the ADMINISTRATION menu, select APPLICATIONS. The Administration screen is displayed.
2. On the ADMINISTRATION screen, select the ACCOUNT NAMES tab.
3. In an account number's NAME field, enter the account name to be assigned.
4. Click the SUBMIT button to save your selection. A confirmation message is displayed.

Account Targets

The Account Targets feature provides feedback to users on how account year-to-date and/or month-to-date average balances compare to a target amount that you specify. You can specify YTD and MTD target balances, and a percentage of permissible variance from that target balance.

To set account targets:

1. Do one of the following:
 - From the Account Status report
 1. Click the TARGETS button. The Account Targets report is displayed.
 2. In the ACTION column, click the MODIFY hyperlink associated with the account for which targets are to be modified. The Account Targets pane is displayed.
 - From anywhere else in the application
 1. From the ADMINISTRATION menu, select APPLICATIONS.
 2. Select the ACCOUNT TARGETS tab.
2. If the account to be modified is not already selected, select it from the ACCOUNT drop-down list.
3. In the MTD TARGET and YTD TARGET fields, enter the month-to-date target and/or the year-to-date target.
4. In the NOTIFICATION LEVEL field, enter the acceptable variance as a percentage. Enter only numbers.
5. Select either the ABOVE or the BELOW radio button to indicate whether notification should be given to the user if the average balance exceeds or falls short of the target.
6. Click the SUBMIT button. A confirmation message is displayed when processing is complete.

On the Account Status report, the TARGETS button changes color to notify the user if any account has an average balance outside the specified notification level.

Account Groups

On the Account Summary report, the Account Groups feature provides the ability to view subtotal information for each group. This information is in addition to the totals information that is already presented for all accounts.

On the Account Targets report, the feature arranges the displayed accounts by group, but does not provide subtotal information.

To organize accounts into groups:

1. From the ADMINISTRATION menu, select APPLICATIONS.
2. Select the ACCOUNT GROUPINGS tab.
3. Do any or all of the following:
 - Create a new group
 1. Click the ADD NEW button. A pop-up window is displayed.
 2. In the GROUP NAME field, enter a name for the group.
 3. Select the checkboxes associated with the accounts to be added to the group.
 4. Click the SUBMIT button. The pop-up window closes, and the new account group is added to the GROUPS list.
 - Modify an existing group
 1. In the GROUPS list, click the name of the group to be modified. Member accounts are displayed on the righthand side of the screen.
 2. Do either or both of the following:
 - Select the checkboxes associated with the accounts to be added to the group.
 - Deselect the checkboxes associated with the accounts to be removed from the group.
 3. Click the SUBMIT button. A confirmation message is displayed.
 - Delete a group
 1. In the GROUPS list, click the name of the group to be deleted.
 2. Click the DELETE GROUP button. The group is deleted; the accounts themselves are unaffected.

On the Account Summary report, accounts are arranged into the groups you have configured, with subtotals for each group displaying beneath the last member of the group in each column of the report.

Wire Transfer Administration

The System Manager can authorize individual Wire Transfer users to use one or more templates to create transactions. For each type of wire transfer, the System Manager can also set the following limits on each user:

- **Per-Transaction Limit:** Limits maximum value of any wire transfer created in the system.
- **Daily Limit:** Limits maximum value of all wire transfers created in the system each day.
- **Number of Approvals:** Specifies the number of approvals required for both wire transfer transactions and templates.
- **Item Amount Approval Limit:** Limits maximum value of individual transactions the user may approve.

To set wire transfer permissions:

1. From the ADMINISTRATION menu, select APPLICATIONS.
2. Select the WIRE TRANSFER tab.
3. In the USERS list, click the User ID/log-on name of the user for whom permissions are to be set.
4. Make the necessary setting changes.
5. Click the UPDATE button to save the changes. A confirmation message is displayed.
6. Click OK.

Note: System Managers may modify their own settings only if the financial institution has assigned them permissions to do so.

ACH Administration

For each ACH user, the System Manager can set:

- **Included/Excluded Groups:** Limits the template groups to which each user has access.
- **Daily Submission Limit:** Limits the maximum value of any single transaction created in the system.
- **Per-Transaction Submission Limit:** Limits the maximum value of all transactions created in a single batch.
- **Per-Batch Submission Limit:** Limits the maximum value of all transactions submitted in a single batch.

To set ACH limits:

1. From the ADMINISTRATION menu, select APPLICATIONS.
2. Select the ACH ORIGINATION tab.
3. In the USERS list, click the User ID/log-on name of the user for whom permissions are to be set.
4. Make the necessary setting changes.
5. Click the UPDATE button to save your changes.
6. Click OK.

Note: System Managers may modify their own settings only if the financial institution has assigned them permissions to do so.

Remote Deposit Administration

For each Remote Deposit user, the System Manager can set:

- **Per-Item Approval Limit:** Limits the maximum value of any single check that a user can approve.
- **Per-Item Submission Limit:** Limits the maximum value of any single deposit ticket that a user can submit in a single day.
- **Per-Deposit Approval Limit:** Limits the maximum value of any single “deposit ticket” that a user can approve.
- **Per-Deposit Submission Limit:** Limits the maximum value of any single “deposit ticket” that a user can submit in a single day.

Additionally, System Managers can allow a user to:

- See items scanned by others.
- Submit deposits without requiring an approval.
- Approve their own deposits.

To set Remote Deposit limits:

1. From the ADMINISTRATION menu, select APPLICATIONS.
2. Select the REMOTE DEPOSIT tab.
3. In the USERS list, click the User ID/log-on name of the user for whom permissions are to be set.
4. Make the necessary setting changes.
5. Click the UPDATE button to save the changes. A confirmation message is displayed.
6. Click OK.

Note: System Managers may modify their own settings only if the financial institution has assigned them permissions to do so.

Managing the Remote Deposit ACH Opt-Out List

If your service agreement allows for ACH conversion of scanned Remote Deposit checks, certain customers may decide that all checks they send your company are to be excluded from conversion to ACH batches. Your company is legally required to process these customers' checks without converting them.

To help you in this, the system allows System Managers to maintain an “opt-out” list of these customers. The system offers two ways of maintaining this list

- During conversion, you can opt to include customers' based on the account number and ABA of the scanned check.

- At any time, you can add an ABA and account number to the list.

To maintain the opt-out list:

1. From the **ADMINISTRATION** menu, select **APPLICATIONS**.
2. Select the **OPT-OUT** List tab.
3. Do either of the following:
 - **Add an ABA and account number**
 1. In the **ABA** field, enter a nine-digit ABA. The format of the ABA is validated on submission.
 2. In the **ACCOUNT NUMBER** field, enter an account number of up to 20 characters.
 3. Click **ADD**. The combination is added to the list; the next time you access a pending check containing this combination, the system will prohibit you from converting it to an ACH transaction batch.
 - **Remove an ABA and account number**
 1. Select the checkbox associated with the combination to be removed, or select the checkbox in the upper left-hand corner of the list to select all combinations.
 2. Click **DELETE**. The selected combinations are removed from the list; the next time you access a pending check containing this combination (assuming the check meets all other criteria for eligibility), you will be able to convert it to an ACH transaction batch.

Important: Changes to the opt-out list do not affect check items already being processed as ACH items.