TotalCash Manager® (View Only)

Reference Manual

Last Revision March 2016

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1. Accessing Total Cash® Manager

Access Online Banking

Signing In

After you receive the a company ID, user ID, and temporary secure password for Total Cash® Manager, you can sign into our online banking system at www.cashadvantageadvisors.com. The first time you sign in using your initial password, you will be prompted to change your password.

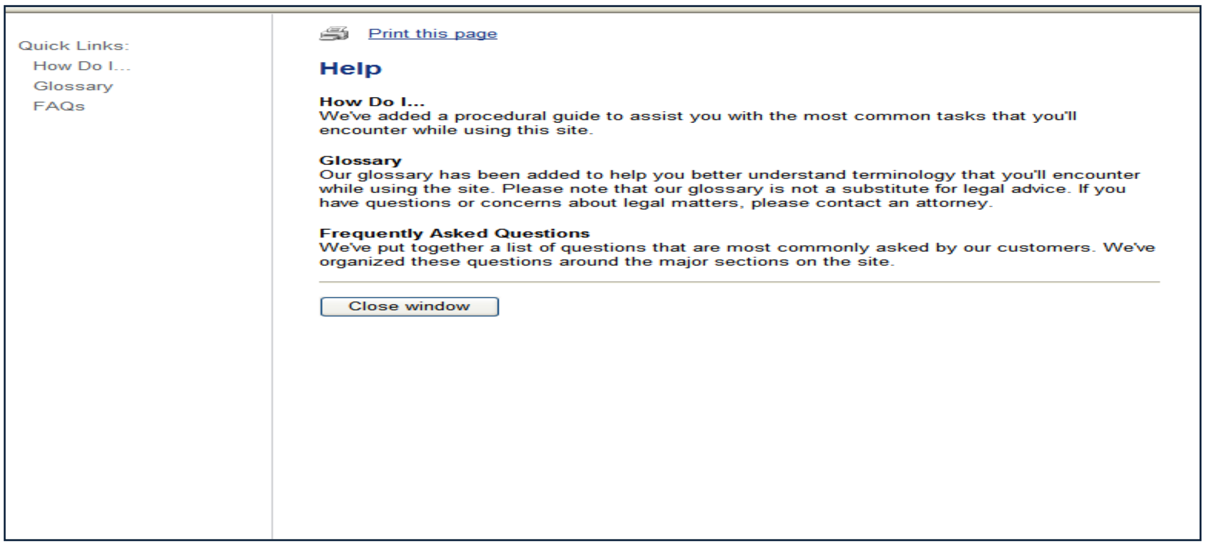
Signing Off

It is important to sign off as it is a secure banking application. If you do not use your keyboard within 15 minutes, the application will automatically sign you out.

2. Online Help

Help Available to You

This banking application has built-in online help available for you to use whenever you are logged into the application. Help is accessed by clicking the Help link in the upper right corner of the screen. This information screen is displayed:

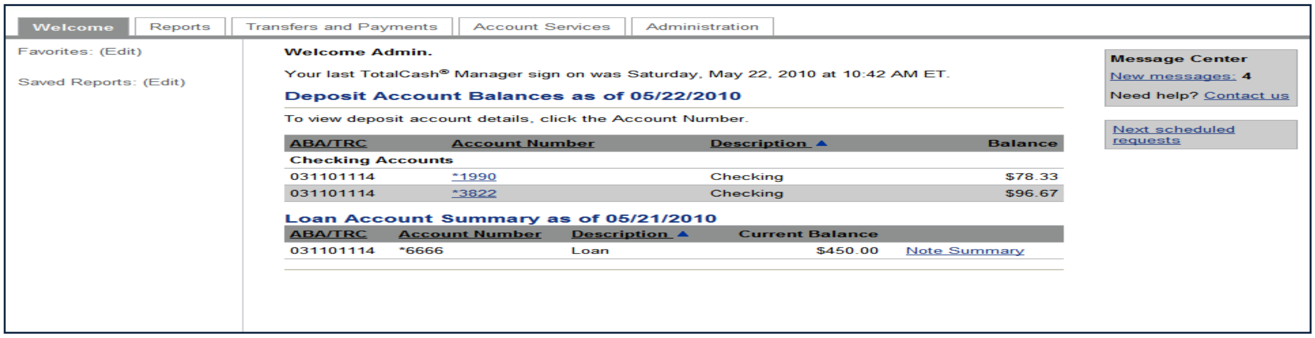


You can then click the hyperlinks on the left side of this screen to provide you with a *Quick Link* to additional information.

3. Welcome Page

Overview

The Welcome page is the first page displayed in Business eBanking. To return to the Welcome page at any time, click the Welcome tab at the top of the page.



The Welcome tab has the following areas of interest:

- Account Summaries
- Favorites
- Saved Reports
- Message Center

Account Summary

The main workspace of the Welcome page is reserved for account summary information. This section is further sorted by Deposit and Loan accounts. The full account number is not displayed on this screen for security purposes. To see the full account number, access the reports tab to create a banking report. Due to screen size, not all accounts will be listed on the Welcome screen.

Deposit Account Balances

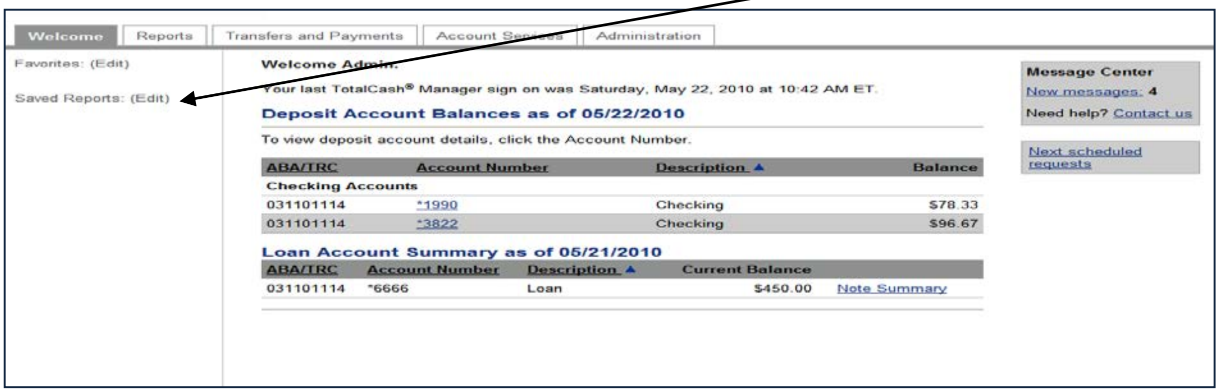
Deposit account balances are displayed first in alphabetically based on the description field. See the Account Administration section of this manual for instructions on how to change an account description.

Loan Account Summary

The Loan account summary lists the loans associated with the current online banking session. Note: From here, you can click the Note Summary or Commitment Summary links to see more information.

Managing Favorites

Favorites are shortcuts that can be accessed directly from the Welcome page.



You can add links to tasks you perform regularly to improve your efficiency.

Add a Favorite

To add a favorite to your list, click Favorites (Edit). The Manage Favorites page appears:

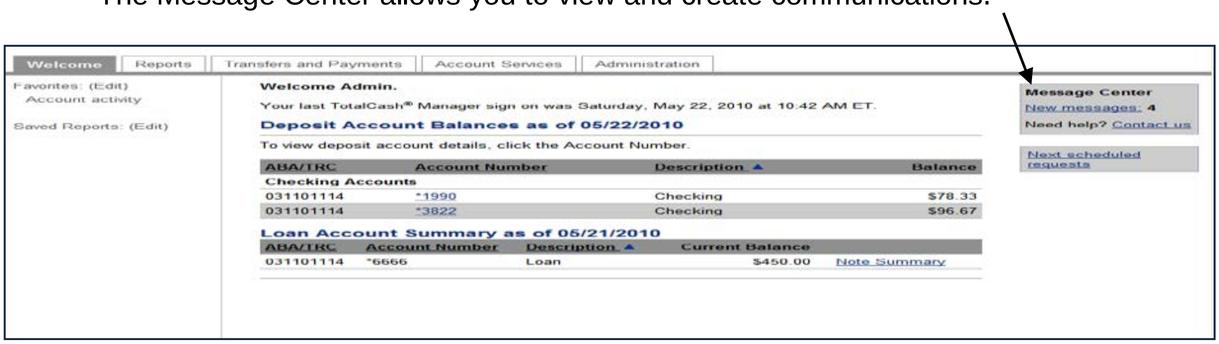
Select a task in the list and click Add Favorite. The new task appears in your favorite list.

Delete a Favorite

To delete a favorite, access the Manage Favorites page and click Delete Favorite for the task to be deleted from the list.

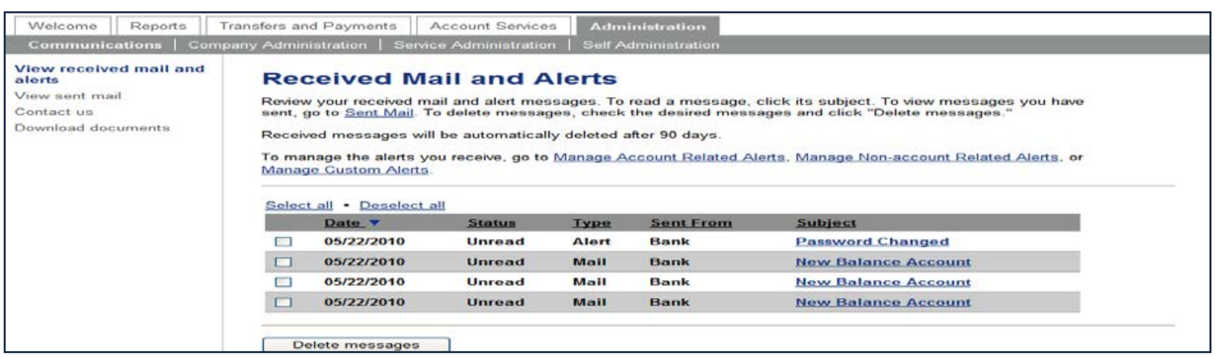
Message Center

The Message Center allows you to view and create communications.

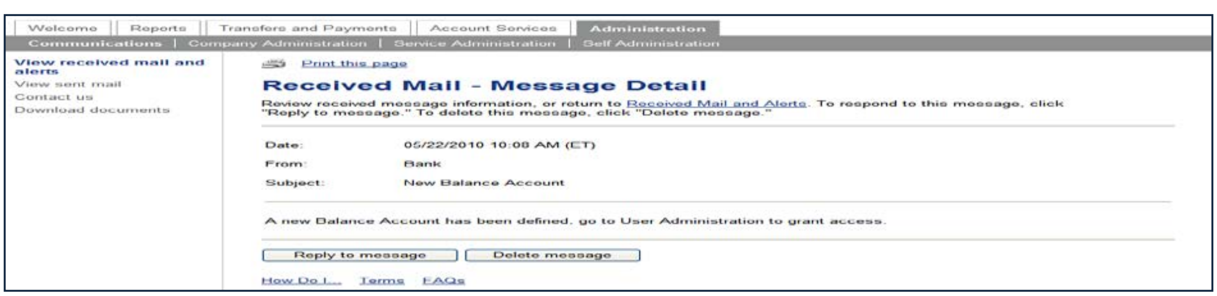


Viewing Mail and Alerts

Click the New Messages link to see new messages since you last logged in. The Received Mail and Alerts page appears:



From here, you can view your mail and alerts by clicking the Subject. The Message Detail page appears:



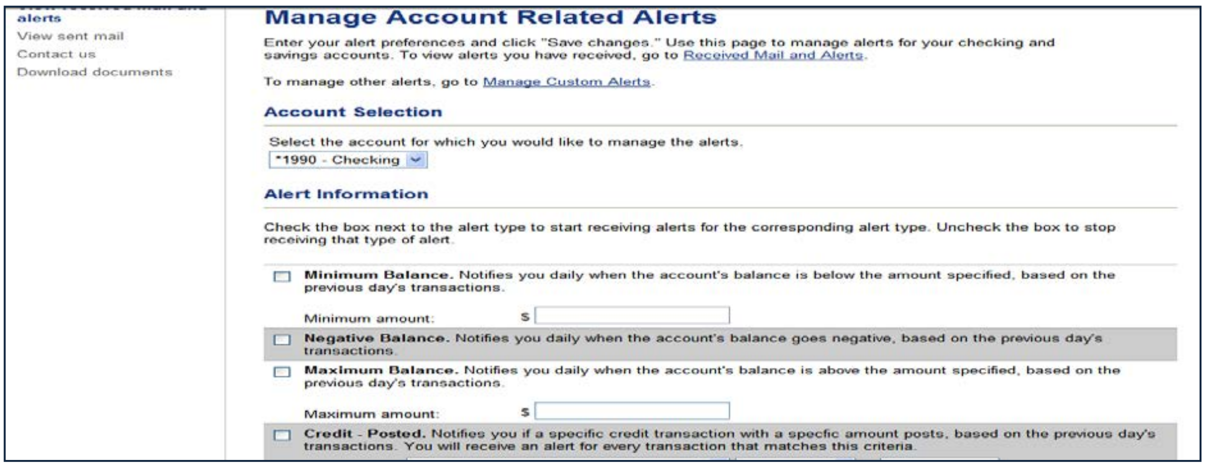
You can reply to this message or delete it as required.

Managing Alerts

You can manage the alerts you receive by clicking the appropriate links on the Received Mail and Alerts page. You can manage account related alerts, non-account related alerts, and custom alerts by clicking the appropriate link.

Account Related Alerts

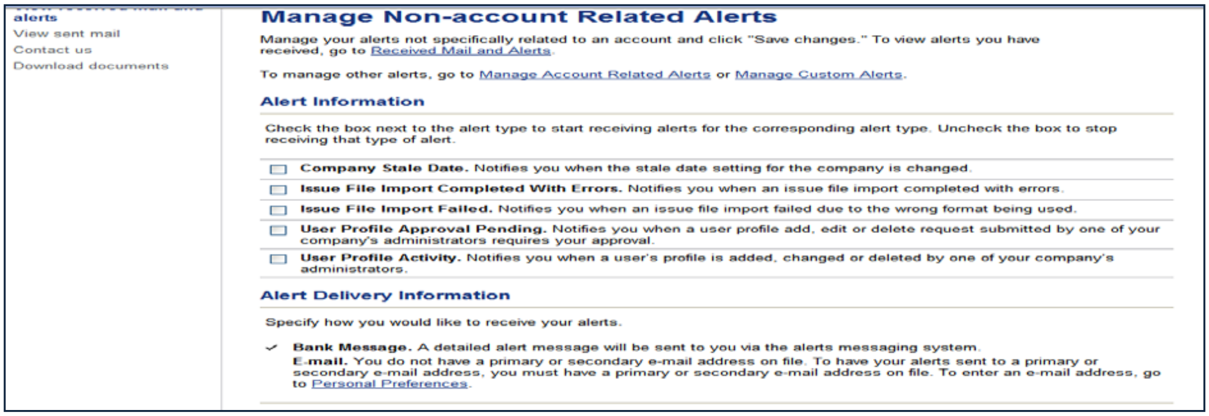
1. On the Received Mail and Alerts page, click Manage Account Related Alerts. The Managed Account Related Alerts page appears:



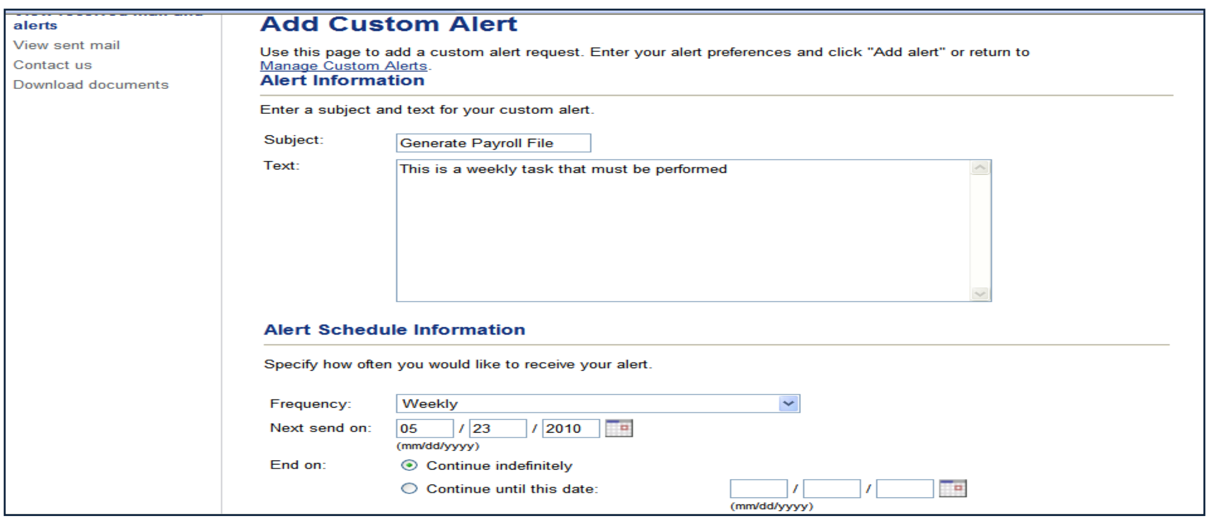
2. From the drop down box, select the account for which you would like to add the specified alert
3. Click "Add" next to the type of alert you would like to add to the selected account. Each type of alert has its own features based on the type of alert you have selected.
4. Select the proper parameters for the type of alert you are establishing.
5. Select the email address to which the Alerts should be sent to (either primary or secondary as set up in Personal Preferences).
6. Click the "Add Alert" Button. The alert types should collapse, and a check mark next to the alert type will appear, confirming that the alert has been saved.

Non-Account Related Alerts

The process for these alerts is similar. Make your selection and click the "Add Alert" Button.



Custom Alerts



Custom Alerts can be useful in managing your business. You can set them up to remind you to do various tasks that are not necessarily related to online banking, such as, paying taxes, filing reports, etc.

4. Administration

Overview

The Administration area allows a company to manage other user's access to banking services, accounts, and templates. It also provides the ability to create text names for accounts. Company Administration is only available to users who have administrative privileges in their user setup. Each company may have multiple administrative users. All administrative users have access to Add User, Change User, Copy User, and Delete User.

The initial Administrative user role (Admin) has administrative functions. If additional functionality is needed, this Admin user must assign additional functionality to themselves.

***Note**: Company Administration is only given to Admin Users of the company.*

The tasks you can perform using Administration include:

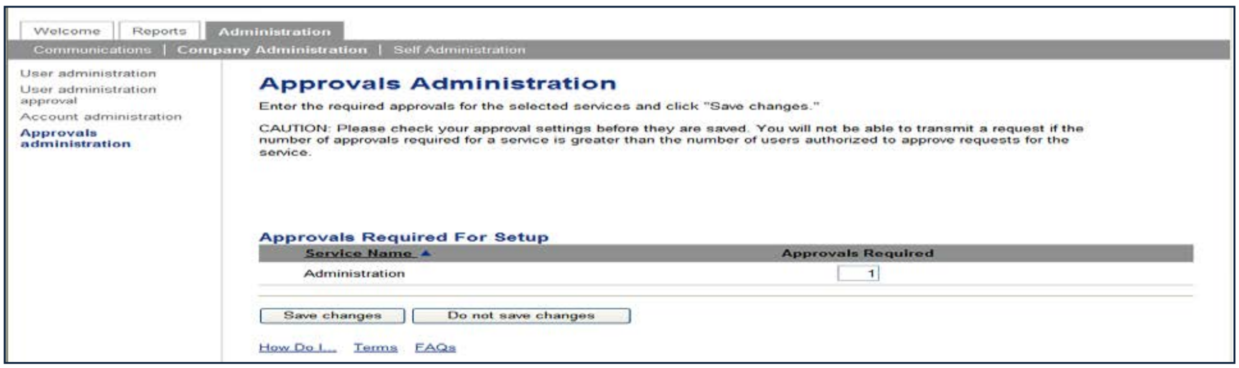
- Adding and maintaining users
- Renaming accounts
- Downloading documents
- Approval

Approvals Administration

The Admin role can specify the number of approvals required for user profiles and templates, the number of approvals and amount limits before a request is transmitted and sent for processing. Each customer can vary the number of approvals required based on the account of a request.

Changing Approval Parameters

1. In the Administration tab, click Approvals Administration in the Company Administration section. The Approvals Administration page appears:



2. Identify a request dollar amount and the number of approvals required if that request is less than or equal to, or greater than the request dollar amount.
3. Identify the number of approvals for setup of new users (Administration) and templates for each service listed.
4. Click Save Changes. A confirmation appears.

User Administration

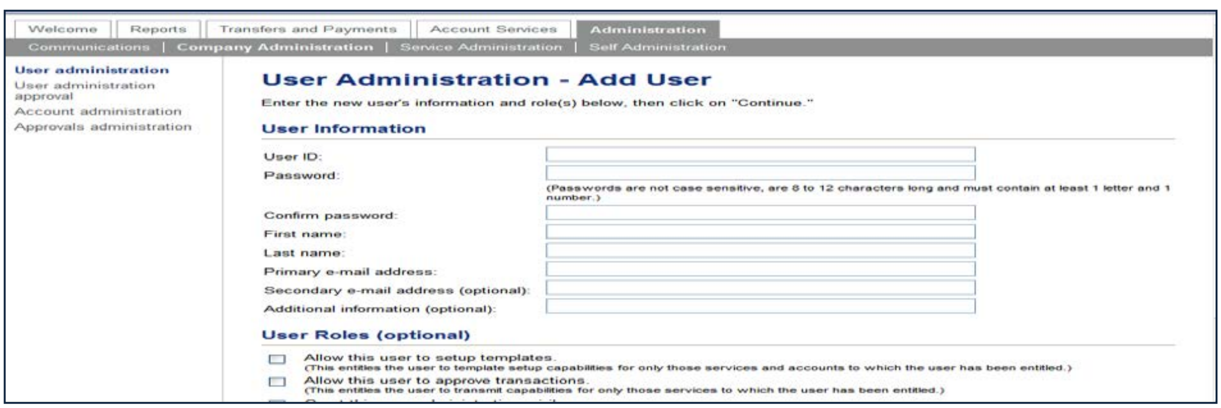
How to setup, change, copy and delete a company user and the services the user is entitled to are completed through User Administration. This section will outline how to perform each of these tasks using the user profile page. If your organization requires multiple approvers for administration, please see the Approval Administration section of this training guide.

Adding Users and Services

To add a new online banking user and the services they will use, complete the following:

1. In the Administration tab, click User Administration in the Company Administration section. The User Administration page appears:

2. Click the User Administration – Add User link. The Setup New user page appears:



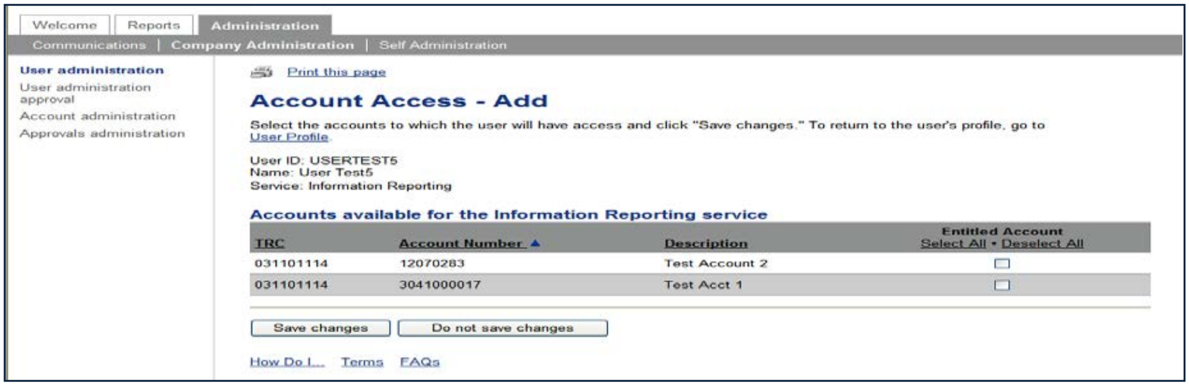
3. Complete the fields as required:

Fields	***Description***
User ID	Enter the ID that the user will use to sign on
Password	Enter a starter password
Confirm Password	Enter the same starter password again
First Name	Enter the user's first name
Last Name	Enter the user's last name
Primary e-mail	Enter the email address of the user
User Roles	Entitles the user to various privileges by checking the appropriate checkbox

4. Click Continue. The User Administration – Add User Services page appears:

5. Select the services that need to be entitled to the user or click Select All link.
6. Click Save User. The User Profile page appears with a confirmation

7. In the list of Assigned Services, click the Add link for the appropriate service to assign accounts to the user. The Add Account Access page appears:

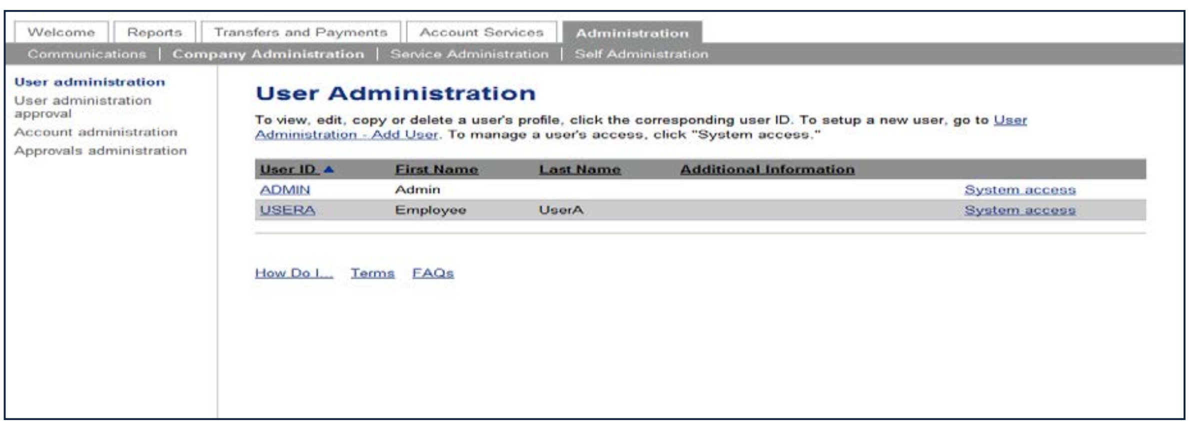


8. Select the accounts to which the user will have access accounts
9. Click Save Changes. The User Profile page appears. The service that was selected in task 7 now displays details of View/Change. Repeat this process to add accounts for the other services this user will require.

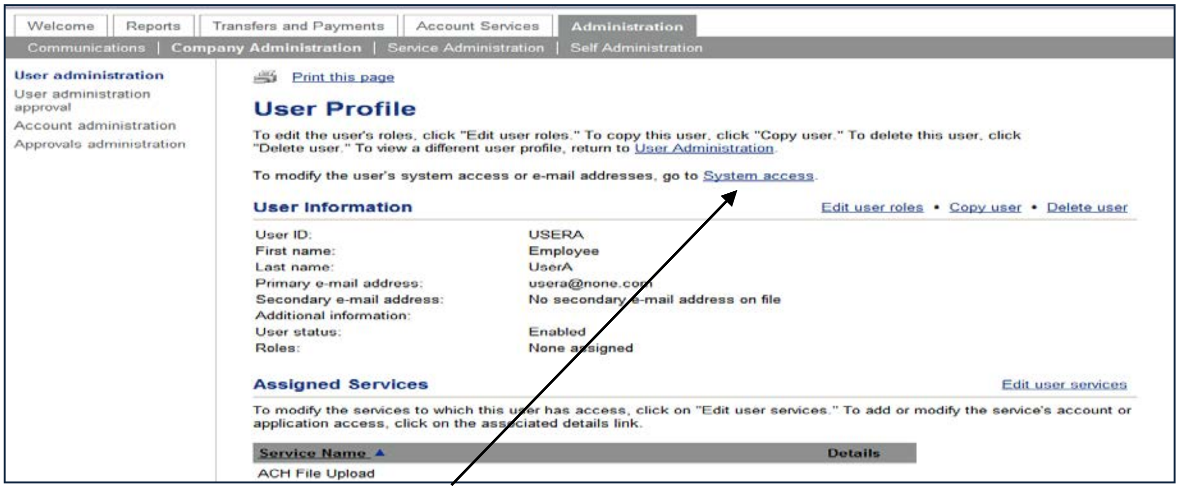
Modifying User System Access

To change a user's profile information as well as resetting a password, complete the following:

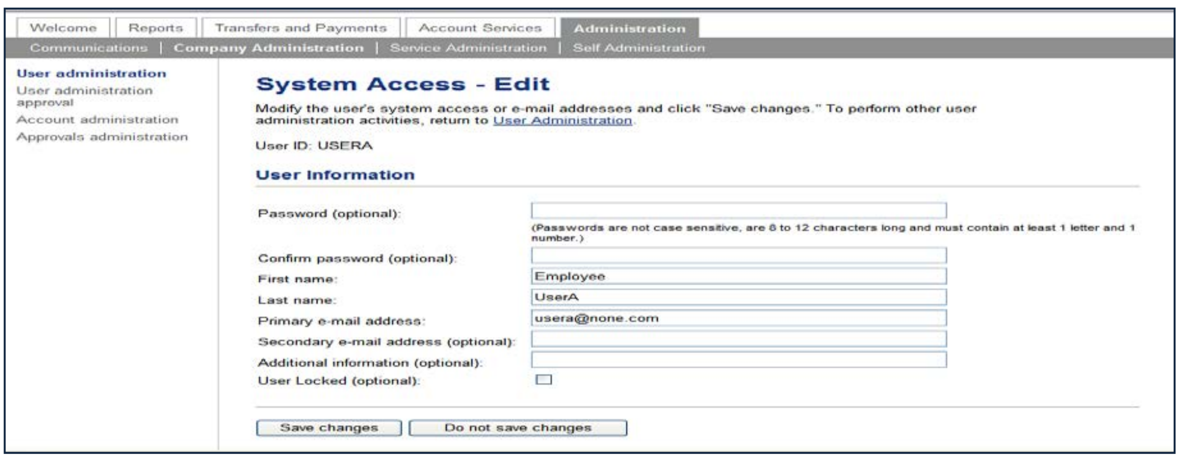
1. In the Administration tab, click User Administration in the Company Administration section. The User Administration page appears:



2. Click the User ID of the user to be modified. The User Profile page appears:



3. Click the System Access link. The System Access-Edit page appears.



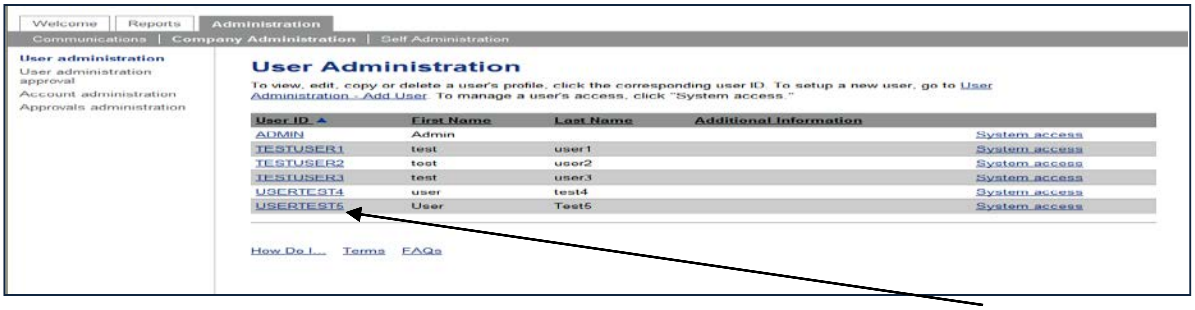
4. Make the required changes, click Save Changes. The Confirmation message displays.

Note: *If the ADMIN user decides to remove the Security Settings, the user's picture, personal phrase, and confirmation questions will be removed. The user will be directed into Secure Sign On process the next time they sign into online banking.*

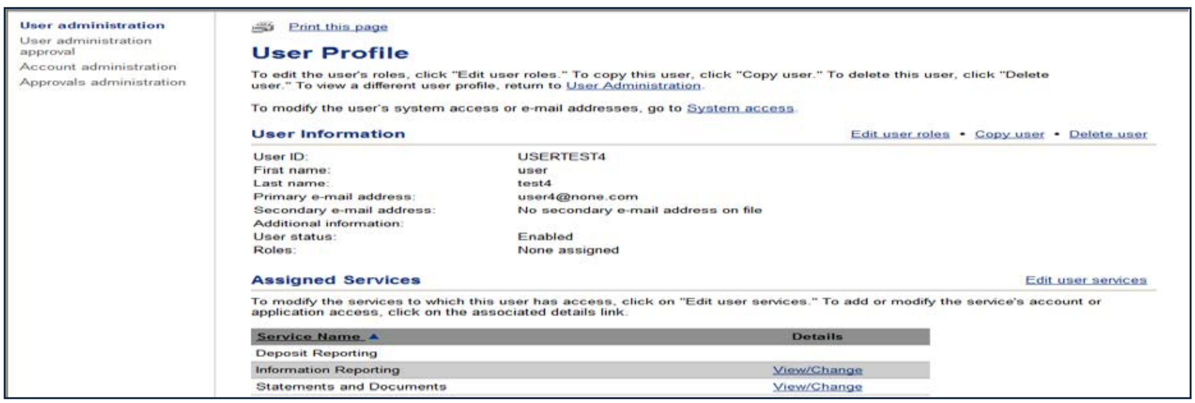
Editing User Assigned Services

To change or modify the service assigned to a user, complete the following:

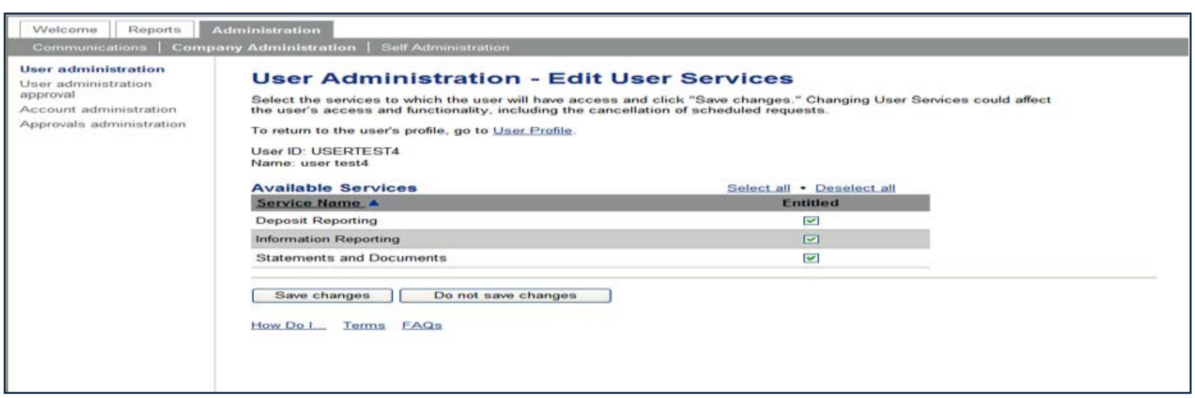
1. Access the Administration tab and select User Administration. The User Administration page appears.



2. Click the User ID that needs modification and the User Profile page appears.



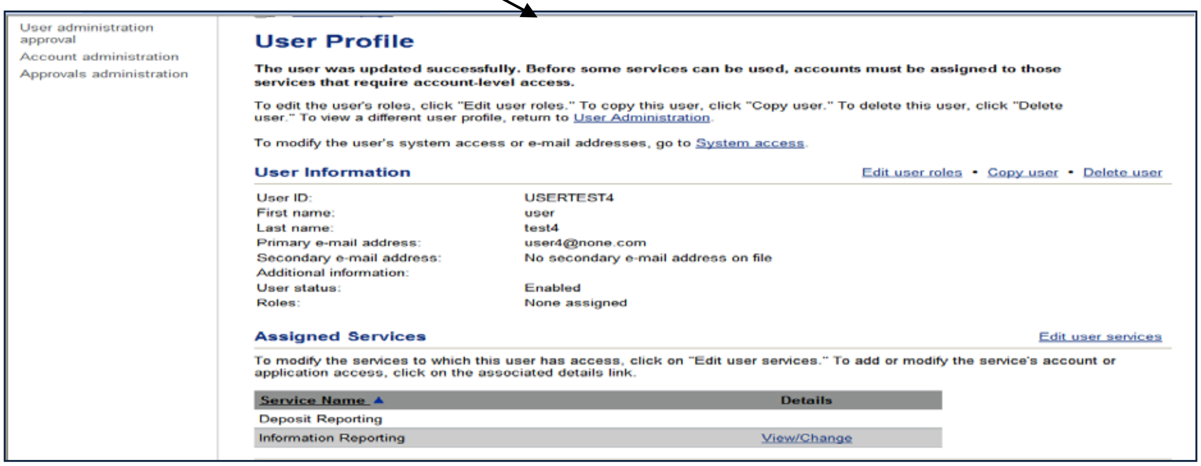
3. From the User Profile, click Edit User Services. The User Administration-Edit User Services page appears.



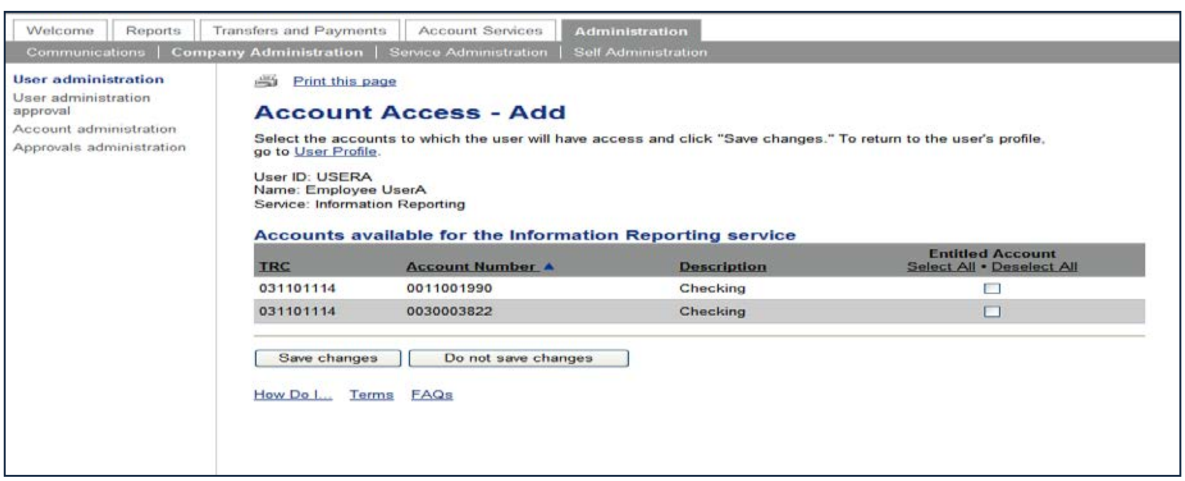
4. Check (Entitle) or uncheck the appropriate services checkbox.

5. Click Save Changes. The User Profile page appears with a confirmation message.

   Note: *The confirmation message reminds you that before some services can be used, accounts must be assigned to those services that require account level access. User Limits default to the associated company limits but may be changed. To review the approval setting, which may be impacted by the change, go to Approval Administration.*



6. In the list of Assigned Services, click the Add link for the appropriate service to assign accounts and functionality. The Add Account Access page appears:

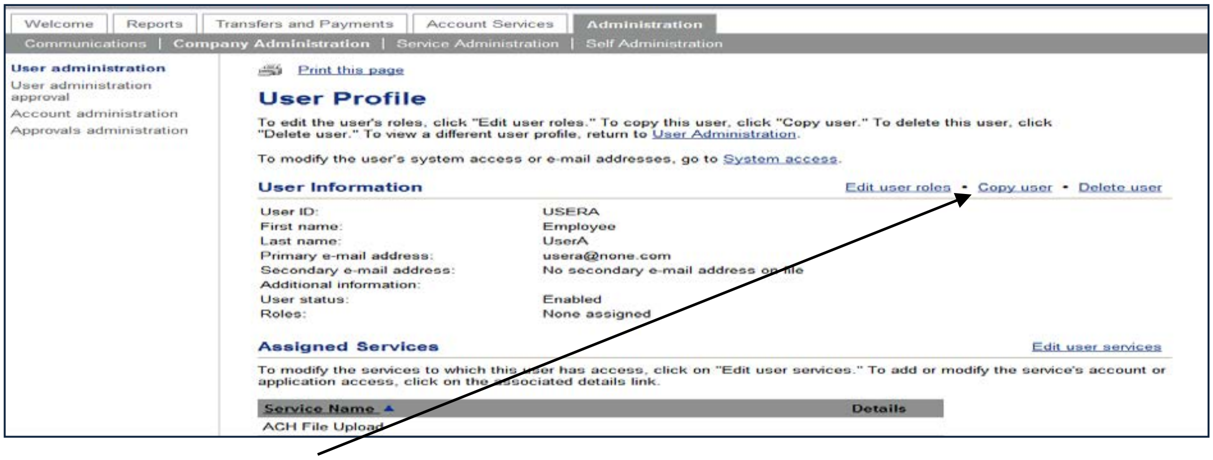


7. Select the accounts to which the user will have access and capability.
8. Click Save Changes. The User Profile page appears with a confirmation message. Repeat this process to add accounts for the other services this user will require.

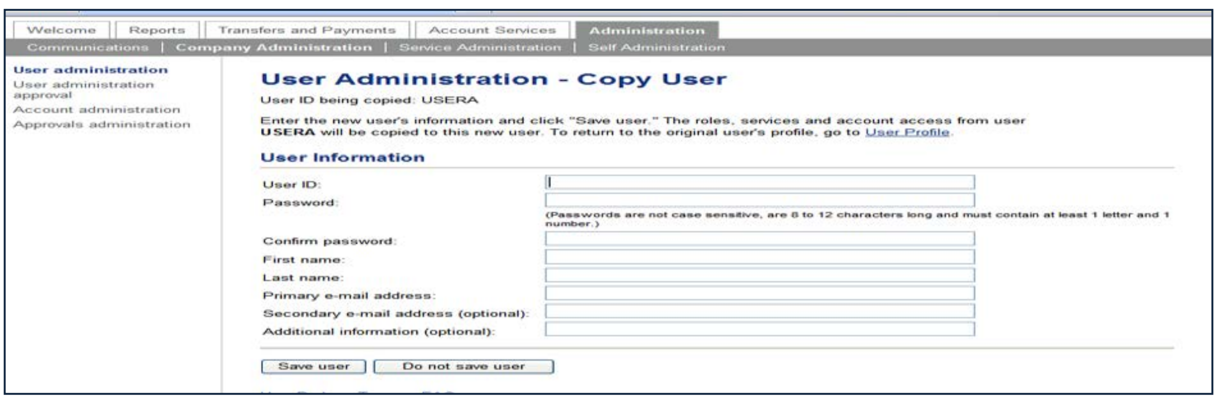
Copying Users

To copy a users access, complete the following:

1. Access the User Profile of the user to be copied.



2. Click the Copy User link. The User Administration-Copy User page appears:



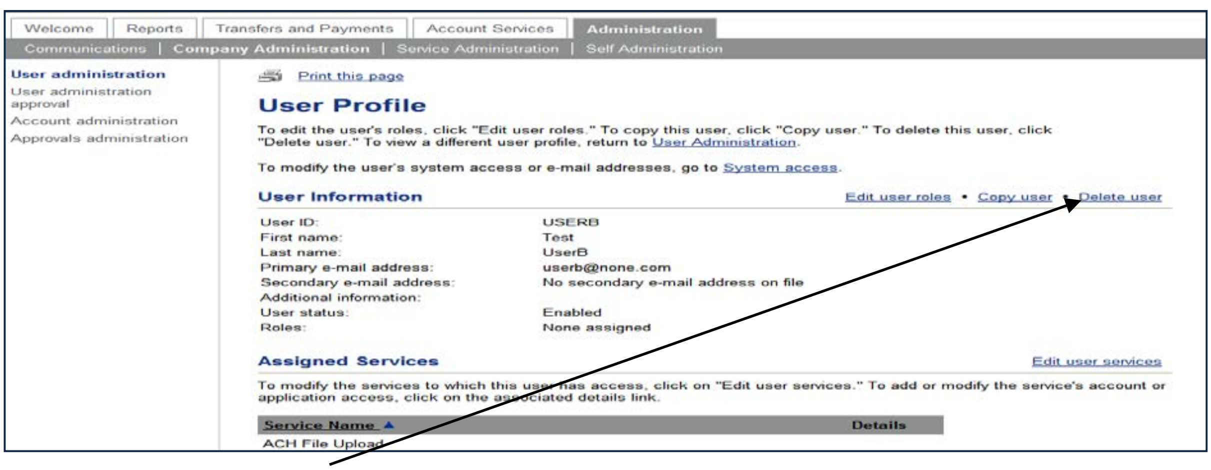
3. Enter the information for the new user you are creating. Click Save User, the User Profile page with a confirmation message appears.

If you are restricting access to any services or accounts, be sure to follow the same steps of Editing User Assigned Services.

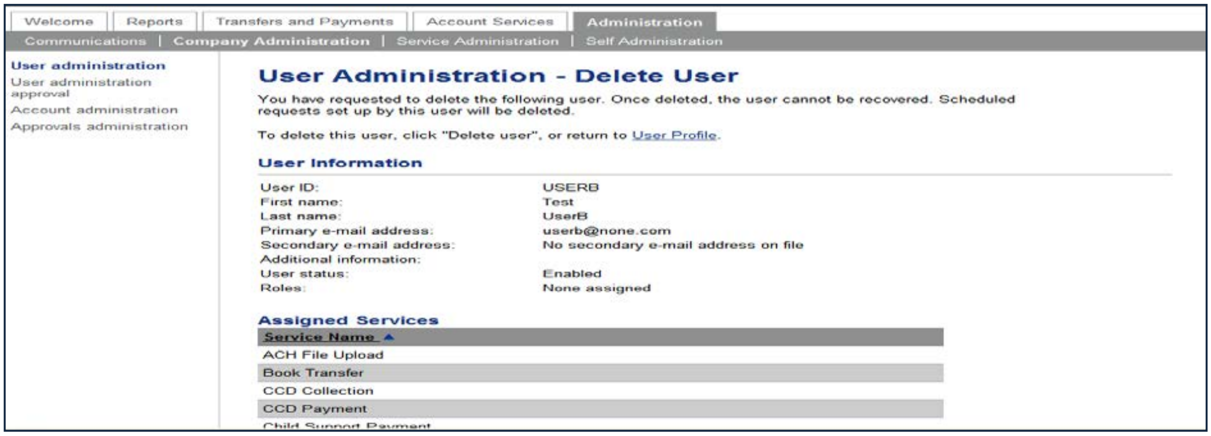
Deleting Users

To delete user access, complete the following:

1. Access the User Profile of the user to be deleted:



2. Click the Delete User link. The Delete User page appears:



3. Click Delete user. The User Administration page appears, the deleted user is no longer listed.

User Administration Approval

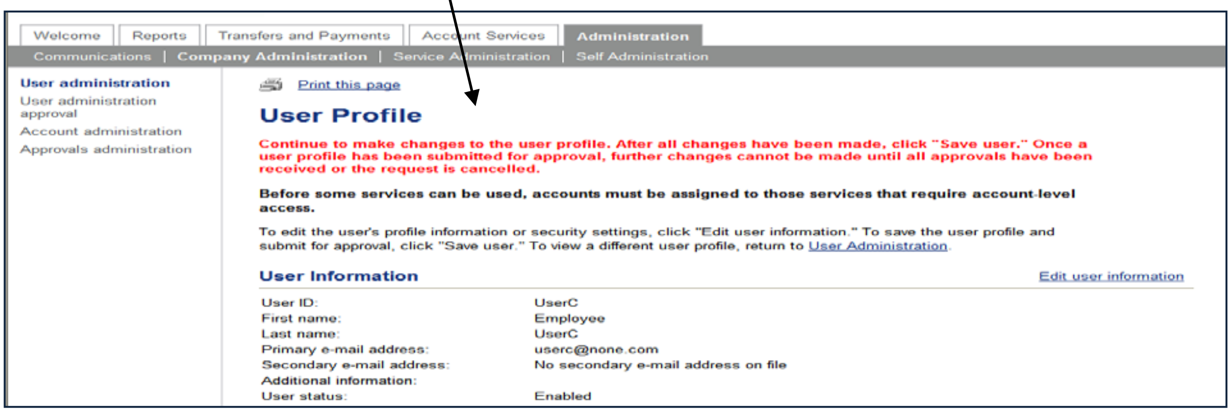
Multiple approvals for User Administration provides your company with the option to require multiple approvals for all user profile setups, changes, and deletions.

It is important that your company should ensure that the number of approvals required for user administration does not exceed the number of users who have the administration role.

The Administration role may cancel a user profile request, including those made by another Administration role user.

The following confirmation message appears when the Administrator role user performed an action on the User Profile page.

Note: *The process of how to use the User Profile pages are addressed in the User Administration section of this training guide.*



The confirmation page is indicating that maintenance or setup action needs to continue. The user profile will be submitted for approval when Save User is clicked.

Pending User Profile Request

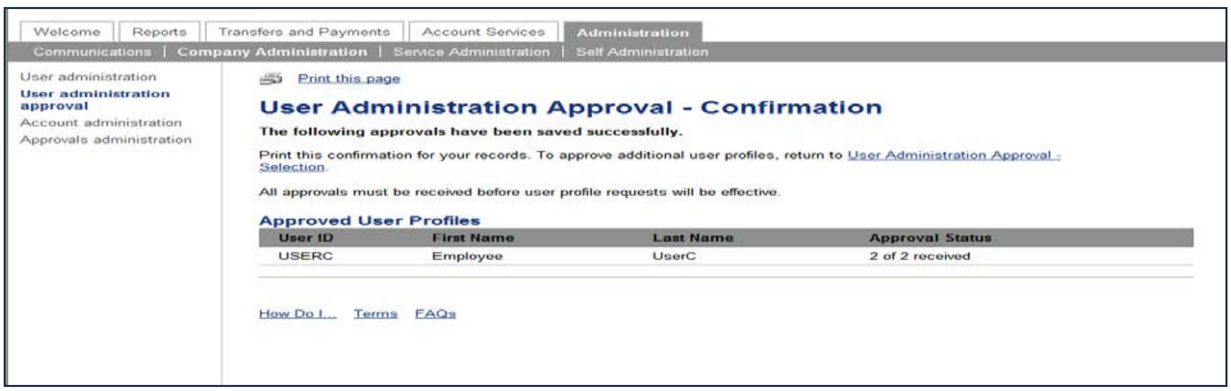
An Administrator role user may view, approve or cancel one or more pending user profile request using User Administration Approval. To complete this task, complete the following:

1. Click User Administration Approval from the Administration page. The User Administration Approval-Selection page appears:

2. Select one or more profiles to approve.

   Note: *If additional detail is required, click the User ID link.*

3. Click Approve. The User Administration Approval-Confirmation page appears:



Editing a User – Multiple Approvals

When multiple approvals are required, the User Profile-Confirmation page supplies the details of what was changed. Use this confirmation page to confirm your actions. Appearing in red are the areas that were removed, items in green were added.

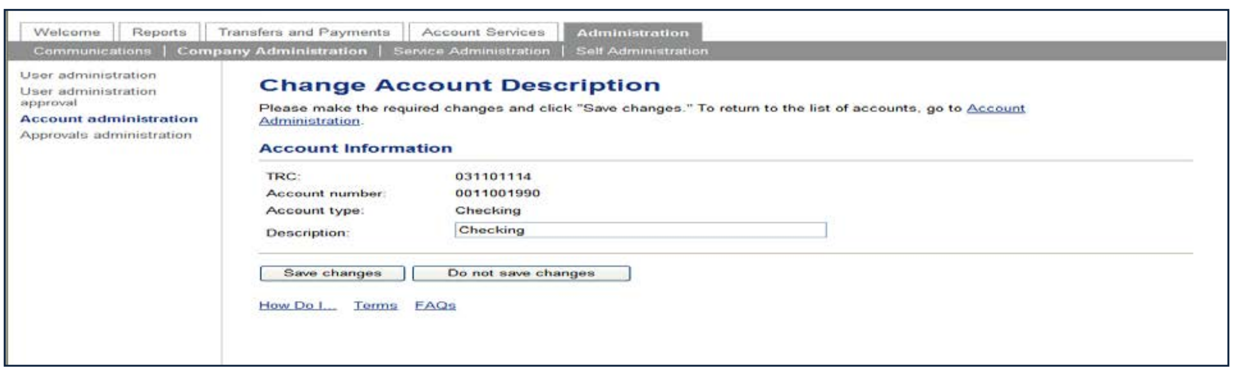
Account Administration

Changing Account Descriptions

To change an account's description, complete the following:

1. In the Administration tab, click Account Administration in the Company Administration section. The Account Administration page appears:

2. Click the description link of the account to be changed. The Change Account Description page appears:



3. In the Description field, type the new description of the account. Click Save Changes. The Account Administration page appears with a confirmation.

Self Administration

Changing Your Password

You can change your password in online banking while signed on.

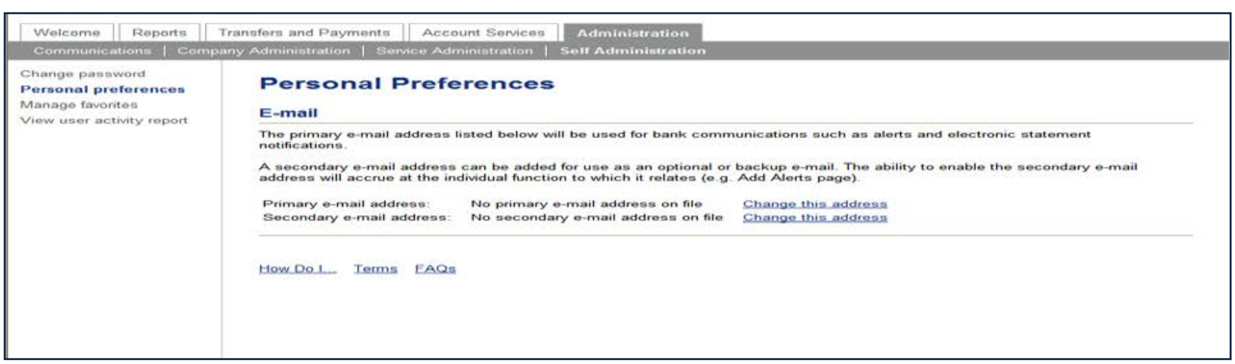
1. From the Administration tab, click Change Password in the Self Administration section. The Change Password page appears:

2. Complete the fields as required and click Save Changes. A confirmation page appears.

Personal Preferences

This section allows you to maintain a primary and a secondary email address.

1. From the Administration tab, click Personal Preferences in the Self Administration section. The Personal Preferences page appears:



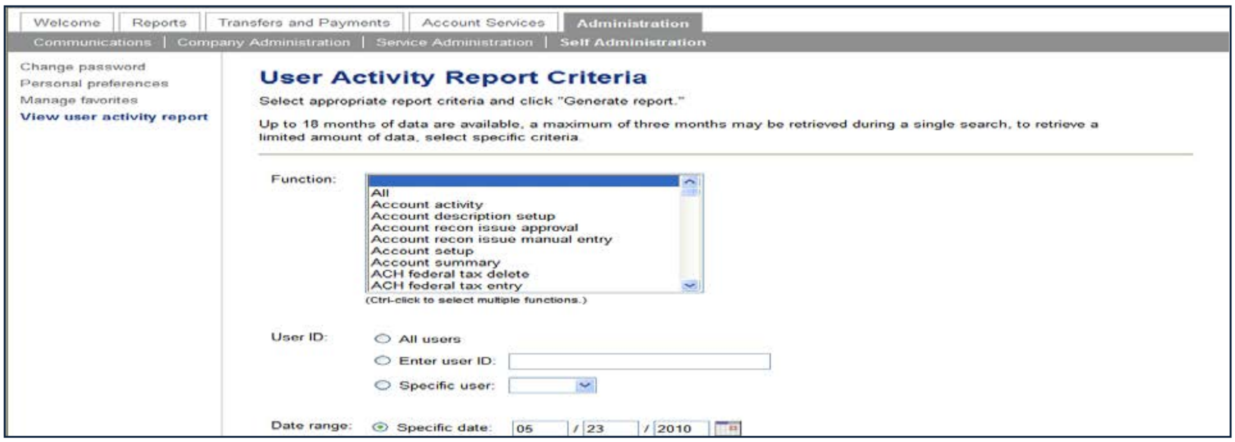
2. Click Change This Address to change either the primary or secondary email address.

View User Activity Report

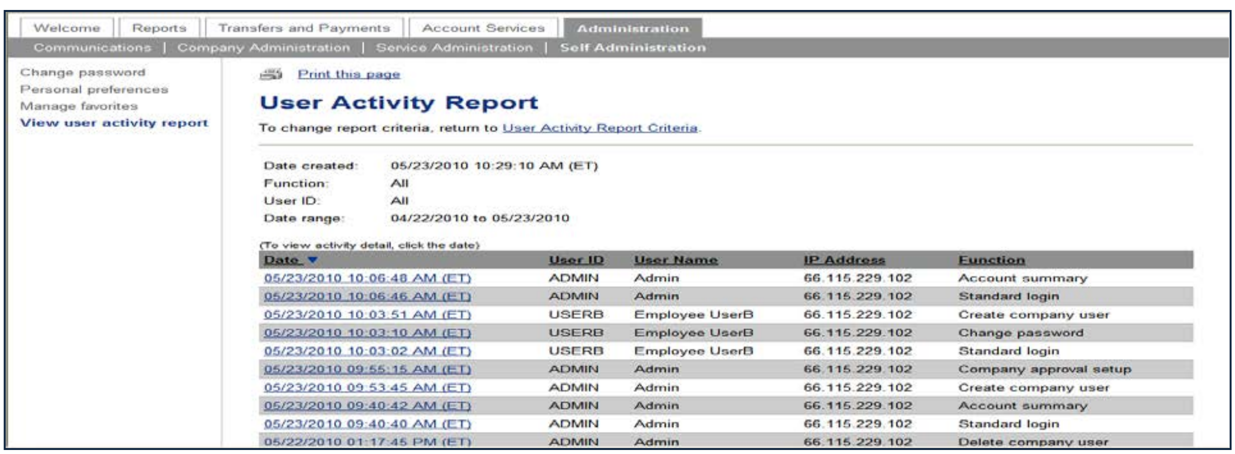
Up to 24 months of data are available; a maximum of three months may be retrieved during a single search. To retrieve a limited amount of data, select specific criteria.

The User Activity Report is used to view online banking user activity for a specific date or range of dates.

1. From the Administration tab, click View User Activity Report in the Self Administration section. The User Activity Report Criteria page appears:



2. Select the criteria to be included in the report as required.
3. Click Generate Report. The User Activity page appears:



4. To view details, click a date. The User Activity Report-Detail page appears:

5. Reports

Overview

The Reports tab provides “on-the-spot” intraday, previous day, and transaction searches for all accounts setup and enabled for your company. You can select from a list of accounts or pick a specific account for which to view information.

You can download transaction information in a Quicken transfer file (.QFX), Quicken interchange format (.QIF), comma separated value format (.CSV), BAI2 format, and a Portable Document Format (.PDF).

If the Reference Number field is highlighted, you can view an image (if available) with the transaction. Deposit slips are shown similar to the checks. A separate browser window displays the image (where available).

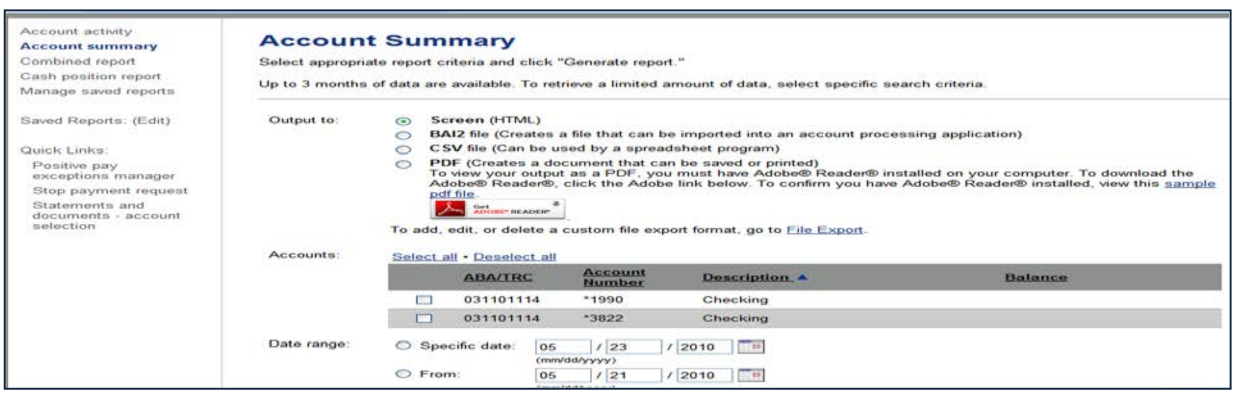
Viewing Reports

Account Summary Report

The Account Summary Report is available to customers that have been assigned the Standard or Premium reporting package. This report is used to view summary totals for all accounts. The report shows information for each type of account (checking and savings).

Complete the following to view balances and transactions:

1. On the Report tab, click the Account Summary Report link in the Deposit Account Reporting section. The Account Summary Report Criteria page appears:

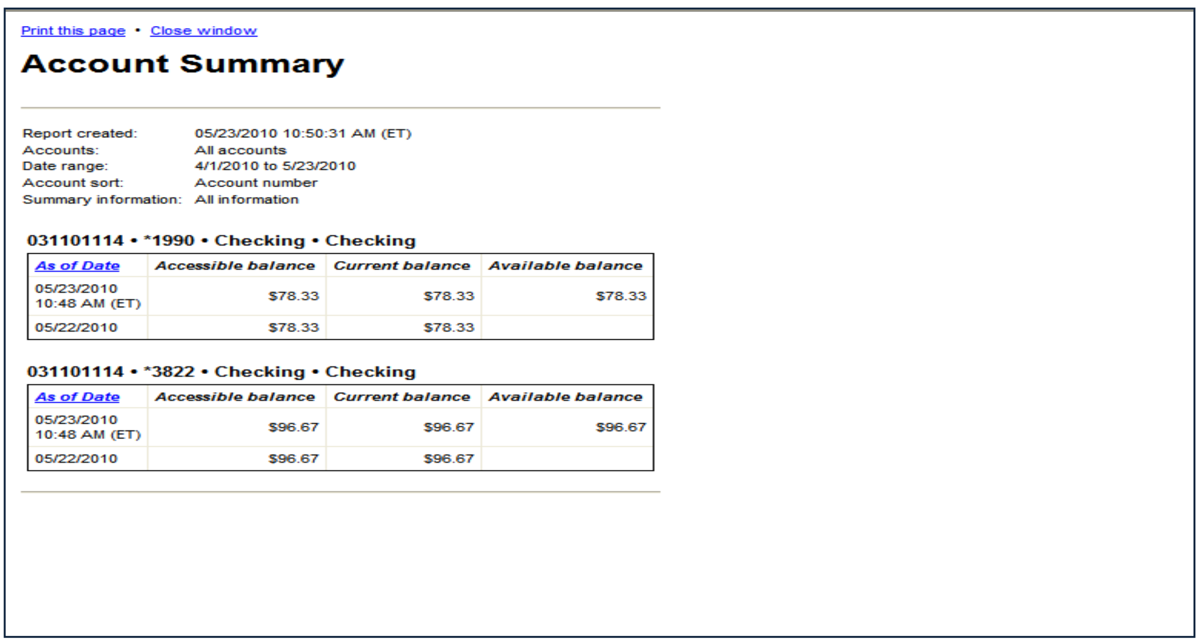


2. Choose the format of the report by clicking the appropriate radio button in the “Output To” section.
3. Choose the accounts for which you want to view quick balances.
4. Complete the date range as required.
5. Identify the sort criteria as required.
6. Select the information to be included in the report.

7. Click Generate Report. The Account Summary Report page appears:

Tip: ***When a date and a specific time appear underneath a balance, it indicates the balance is intraday.***

8. If you need to print the information, click the link for "Print this Page" and a new window appears:



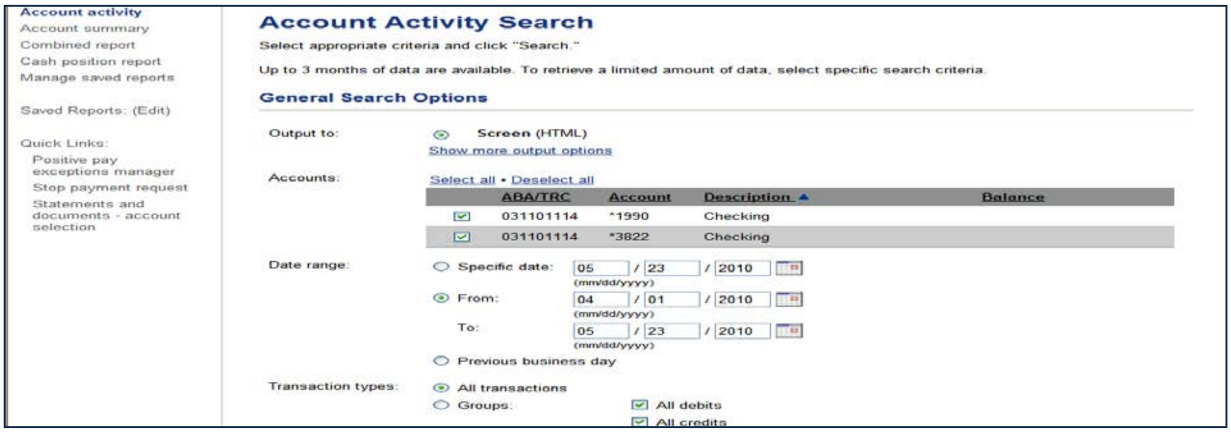
Tip: *There is a text link on this page that will allow you to Print This Page or Close Window.*

Viewing Account Activity

The Account Activity Report is used to view detailed account information.

To view account detail, complete the following:

1. On the Report tab, click the Account Activity link in the Deposit Account Reporting section. The Account Activity Search page appears:



2. Complete the following fields as necessary:

Fields	**Description**
Output To	Optional methods of viewing the report
Account(s)	Select a specific account(s) from the list
Date Range	Prior Day, Current Day, and Specific Date searches are available
Transaction Type(s)	Use this list box to narrow your search criteria to a specific type of transaction

3. Click Search. The Account Activity Report appears:

Managing Saved Reports

Saved Reports can save you time re-entering report criteria.

***Note:** A saved report does not save the actual data, just the criteria used to run the report.*

You can manage these reports by clicking (Edit) in the navigation panel next to Saved Reports. The Manage Saved Reports page appears:

Create a Saved Report

You can use the Create a Saved Report link on the Summary, Transaction Detail and Combined Reports pages to save frequently used report selection criteria for future use.

You can access the Summary, Transaction, and Combined Report pages by clicking the appropriate link on the Reports Selection Overview page.

1. Click the Reports tab. The Reports Section Overview page is displayed.
2. Click the desired report link. The appropriate Report Criteria page is displayed.
3. Select the desired report criteria.
4. Click Generate Report. The appropriate Report page is displayed.
5. Click the Create a Saved Report link. The Create a Saved Report page is displayed in a new screen.
6. Type a report name.
7. Click Save Report. The report is saved and is available for selection from the Welcome Page navigation bar and from the Reports page navigation bar.

Run a Saved Report

On the Reports tab, click the link in the Saved Reports (Edit) for the report you wish to view. The selected report is displayed.

Rename a Report

To rename a saved report, access the Manage Saved Reports page. In the Report Description field, type the new name. Click Save Changes and a confirmation appears.

Delete a Saved Report

A saved report can be deleted by clicking the Delete link on the Manage Saved Reports page for the report to be deleted. The report is deleted and a confirmation appears.