



Simply e

CASH MANAGEMENT USER GUIDE

BAC

BAC Community Bank

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1. Welcome to...

Simply e Cash Management

You are about to transform your business computer into a branch office of BAC Community Bank ("BAC"). With an internet connection and a web browser, you have full access to your accounts in a completely secure environment. From your browser you are able to review balances, transfer funds, request stop payments and review corporate cash handling.

Sophisticated and flexible funds management capabilities allow you to make disbursements, transfers, including ACH and internal transfers, domestic and foreign wire transfers, and payments such as tax and loan payments. You have the ability to grant Employees full or limited access, as well as user-specific privileges to accounts and functions.

You will enjoy greater functionality without jeopardizing security and can establish review controls at either your company level or BAC. A review function allows you to access and approve stop payments, fund transfers and file transfers based on permission controls.

Security is extremely important when it comes to your financial matters. Complete privacy, controlled through encryption and passwords, ensures only authorized access to your accounts.

1a. Types of Activity

Simply e Cash Management is designed for five general activities:

Summarizing Account Information - view a list of all your accounts at BAC by clicking the "Accounts" drop-down menu. From the account list a specific account can be selected to view account detail and to perform research functions. Select and sort transactions, initiate stop payments and export transactions to personal financial management applications (such as Microsoft Money or Intuit's Quicken).

Fund Management Activities (internal transfers, tax payments, domestic and foreign wires) - review assigned fund transfer templates, issue fund transfers and inquire into fund transfers that have already been issued.

File Management Activities (uploading ACH files) - review assigned file transfer templates, issue file transfers, and inquire into file transfers that have already been issued.

Administration Activities - you can designate employee account access, and establish fund transfer templates.

Reviewing Fund and File Transfers – an assigned corporate administrator can review issued fund and file transfers before they reach the bank.

1b. Getting Started...

Simply e Cash Management is accessed from our Web site at www.bankbac.com or www.bankecc.com. The program is browser-based and designed to run on Microsoft Internet Explorer ®. If the PC you are using to access the program does not meet the requirements listed below, you may receive error messages.

Systems Requirements

Internet Explorer 6.0 or greater

Current version of Adobe Flash Player

Microsoft.net version 1.1

Internet Explorer Security set to Medium or lower

The functionality within Simply e Cash Management is dependent upon the rights granted to you by your company's administrator. All of the features described within this guide may or may not apply.

BAC Customer Service will assign your Access ID and first-use Password. If you forget your Access ID and Password you have several options:

- Select the Forgot Password/PIN hyperlink on the log in page and your password will be emailed to the email address attached to your Access ID.
- Contact your company administrator.
- Contact BAC Customer Service at 1-877-226-5820.

When you access the site, the Log In window will appear: enter your Access ID and hit enter

The Password window appears: insert your password and hit enter

1c. Security Information

To ensure the safety of your accounts BAC utilizes multifactor authentication as an additional layer of security when you access Simply e Cash Management. Instead of requiring just a password to access your account, multifactor authentication requires you to provide multiple items to verify your identity. Here's how it works.

First, you provide your email address and answer three randomly generated challenge questions. You can change your challenge questions and answers later by clicking on Password/Security and selecting Change Security Data.

Next, you will create a pass phrase for an authentication image. This authentication image is a randomly selected picture unique to you and helps protect you from phishing scams. Phishing is when a scammer sets up a lookalike website in the hopes you will divulge your sensitive financial information to them. Our phishing protection will help ensure you are actually on the BAC website and that all of your information is safe and secure. Each time you log into Simply e Cash Management, we will display your image and pass phrase. Do not enter your password until you see your image and pass phrase.

Your image and pass phrase combination is known only to you and the Bank so it makes it hard for a scammer to setup a phony website and steal your account information. After your first log in, you can change your picture and pass phrase by clicking on Options and selecting Change Security Data.

Finally, you will be asked whether you want to register your computer. Registering your computer lets the Bank know that it's ok to allow access to your account from this computer with just a password. If a computer is not registered, you will be required to answer one of your challenge questions in addition to providing the account password. There is no limit to the number of computers you can register, but it is advised you only register trusted computers which you use frequently. For security purposes, you may be asked from time to time to answer a challenge question and re-register your computer

1d. If You Need Help

Simply e Cash Management is designed to be functional and easy to operate. You will find that the windows and buttons are very easy to navigate. Soon you will be browsing through your corporate account information.

1e. Passwords

Passwords must consist of at least one letter and one number, and must be 6-10 characters in length. Note that passwords are case-sensitive, so be sure to remember if your password is in all caps, in all lower-case, or is a mix of upper- and lower-case.

If you forget your password, you may use the “Forgot Password” link located below the Login button. If you have a valid email address on file, your password will be sent to that email address. If you use the “Forgot Password” link to retrieve your password and do not receive an email response from BAC, please contact our Customer Service Department at 1-877-226-5820.

Do not submit requests for password changes via email - email is not secure, and sensitive information should never be used in online correspondence. You may use email to contact our Customer Service Department (customerservice@bankbac.com) regarding general questions or to submit requests for additional information.

2. Transaction Activity

2a. Accessing Your Corporate Accounts

The diversity of Simply e Cash Management allows for multiple views of your account information. It is your choice on how you want to display your account information. Accounts can be displayed in Summary view, an Account List or a single account.

Summary

Summary displays a list of all accounts associated with your Access ID. The Summary is organized by display groups and allows for information to be categorized according to the custom display groups you have created. (See section 8g for details on display groups)

The Summary includes Product Descriptions and Account Nicknames along with Account Numbers, which are established by the administrator.

The Summary includes:

- Current Balances
- Current Principal
- Available Balances
- Anticipated Available Balances
- Total Funds Available
- Available Credit

Accounts

The Accounts drop-down menu contains all accounts associated with your employee permissions. From the Account menu, accounts can be displayed within the Account List (a list of all your accounts contained on one page) or each separate account is listed.

Account List

All your accounts are listed in Account Nickname order. Only those accounts that you have been assigned access to are displayed.

Once you have selected an account from the Account List or from the Accounts drop-down menu, you are ready to view pertinent transaction activity.

Bill Pay

Simply e Business Bill Pay is an online payment system which allows business users the ability to pay bills online. It is accessed through Summary on the Simply e Cash Management site, if your company has opted to use Bill Pay.

2b. Transaction Activity

Once you have selected an account from the Accounts List, you can access the Transaction menu. From the Transaction drop-down menu, multiple views of your transactions can be displayed including:

Current Business Day details all activity that is pending against your account and includes:

- Balance
- Credits
- Debits

Previous Business Day details all activity from the previous business date:

- Balance
- Credits
- Debits

Current Statement details all activity during your current statement cycle and may include:

- Beginning Balance
- Credits
- Debits
- Ending Balance

Previous Statement Cycle details all activity that occurred during your previous statement cycle and may include:

- Beginning Balance
- Credits
- Debits
- Ending Balance

2c. Transaction Search

The Transaction Search allows you to perform specific transaction research. The transaction information can be categorized by type, date, amount or number. Any or all four of these search criteria can be used to narrow the generated list of transactions.

- Cycle (previous business day, current statement, previous statement)
- Transaction Type (checks, deposits, debits and credits)
- Sort By (date, transaction number, description, debit and credit)
- Date
- Amount
- Transaction Number
- Export Formats (CSV, Quicken, QuickBooks or Money)

To initiate a Transaction Search on activity pertaining to an account:

- Go to Accounts.
- Choose an account.
- Go to Transactions.
- Choose Menu.
- Complete information in the Transaction Search box that you want to export.

2d. Exporting Transaction Information

Export transaction information for use with your personal finance application, such as Intuit's Quicken or QuickBooks, Microsoft Money or Windows Clipboard. To Export transactions into your personal finance application:

- Go to Accounts.
- Choose an account.
- Go to Transactions.
- Choose Menu.
- Complete information in the Transaction Search box that you want to export.
- Select the appropriate file type from the following list.
 - Comma Separated File (.CSV)
 - Quicken Interchange Format (.QIF) – Intuit Quicken
 - Open Financial Exchange (.OFX) – Microsoft Money
 - Intuit Interchange Format (.IIF) – Intuit QuickBooks
 - Quicken Web Connect Format (.QFX) – Intuit Quicken 2004
 - QuickBooks Web Connect Format (.QBO) – Intuit QuickBooks 2004
- Click Export.
- Click the Save button and select where you want to save the exported file.

3. Accessing Images

Once you have selected an account from the Account List or from the Accounts drop-down menu, you can view check images.

3a. Searching for Images

Image Search provides you the ability to search and view specific images.

- Go to Accounts.
- Choose an account.
- Go to Transactions.
- Choose Menu.
- In the Image Search box – enter the number of the check you want view.
- Click Submit.
- To view the back or to rotate the document simply click "View Back of Document" or "Rotate" button.

3b. Image Links

Images can only be viewed for transactions that have occurred on the current or previous statement cycle for an account. Images may not be available for some items. Viewable images are formatted as underlined hyperlinks. To view an image:

- Select a specific transaction statement from the Transactions drop-down menu.
- Select the transaction you want to view. This will display the front of the check.
- To view the back or to rotate the document simply click "View Back of Document" or "Rotate" button.

4. Stop Payments

Stop Payments allow you to request a stop payment on any one of your assigned accounts. From the Stop Payment tab, you can select the Stop Payment Menu, perform a Stop Payment Search or Issue a new Stop Payment.

4a. Stop Payment Search

Stop Payment Search allows you to search for specific stop payments that you have already issued.

- Go to Accounts.
- Choose the account
- Select the Stop Payments menu.
- Choose Search from the drop-down list.
- Enter any search criterion that you have, including Item Date, From/Thru Number, From/Thru Amount, or Sort By.
- Click Submit.

4b. Issuing a New Stop Payment

To issue a new stop payment, first use of the Transaction Search function (see section 2c) to verify that the item has not already been paid.

- Go to Accounts.
- Choose account of the payment that you want to stop.
- Select the Stop Payments menu.
- Choose New from the drop-down list.
- Complete the payment information for the payment that you want to stop
 - Item Date
 - Item Type (check)
 - Number:
 - Amount:
 - Payee
 - Reason
 - Comments
- Click Submit.
- A confirmation screen will appear.

Note: Contact Customer Service to place a stop payment on an ACH item.

5. Funds Management

Funds can be transferred between your accounts within BAC or to accounts at other financial institutions.

The Funds Management area allows you to manage funds within your authorized accounts. Your Funds Management options and all the templates contained within are tied to your employee status.

Funds Management transfer types:

- Internal Transfers
- Single Transaction External ACH Transfers
- Domestic Wires
- Foreign Wires
- Federal Tax Payments
- State Tax Payments

5a. Viewing Transfers

The Funds Management Transfer List provides a list of all the fund transfers associated with your accounts.

View Transfer Templates

- From the Funds Management drop-down menu, select Transfer List.
- Each transfer is listed detailing the account used as the source of funds for the funds transfer, the next transfer date and the next transfer amount.

View Issued Transfers

- From the Funds Management drop-down menu, select Transfers Issued.
- Click on the Transfer Description link to display detailed information about the transfer.

5b. Transferring Funds Between Internal Accounts

An internal transfer template must be defined to enable users to transfer funds between internal accounts. You have been provided with one “open” funds transfer template.

There are two types of internal transfer templates:

- “Open” template - defines the to/from account types (DDA or Savings) only, giving you the flexibility to select the to/from account numbers, from your available accounts, when the transfer is initiated.

- “Fixed” template - defines the to/from account types, the to/from account numbers and recurring frequency. The defined data cannot be changed.

An employee with administrative privileges can create “fixed” transfer templates by following the instructions in Section 10a.

There are two methods for issuing an Internal transfer:

Single or multiple “fixed” template transfers can be initiated directly from the Transfer List:

- Go to Funds Management.
- Choose Transfer List.
- Select the appropriate check boxes under the Select column
- Enter the date and amount for the selected transfers.
- Click Submit.
- Each transfer will be listed detailing the account used as the source of funds for the transfer, the next transfer date and the next transfer amount.
- Review the confirmation and click Submit .

“Open” template transfers require more information and must be selected individually from Transfer List:

- Go to Funds Management.
- Choose Transfer List.
- Click the link for the “open” transfer to be issued
- Enter the required information in the Issue Transfer box
- Select Batch Mode to issue more than one transfer using the active “open” transfer template.
- Click Submit.

Transfer Approval

If your administrator has defined an approval process for the template you are using to issue a transfer, a statement indicating the “fund transfer is pending approval” is displayed upon submission. If this message appears, the transaction **MUST** be **APPROVED** by an individual assigned approval rights and it must be an individual other than the employee initiating the transfer.

Employees assigned “approval rights” can review and approve the pending transfer by accessing the REVIEW menu. Employees can not approve their own transfers. Pending transfers requiring internal approval are not viewable by the bank. Once the transfer is approved, it is viewable by the bank.

If your company requires approvals for these transactions, it is recommended that you create internal procedures to prevent appending transfers from being unresolved. (See section 8f)

5c. Transferring Funds to External Accounts or making Electronic Payments via ACH

An external transfer template must be predefined to enable users to transfer funds to external accounts. Please contact your Commercial Banking Officer or Customer Service at 1-877-226-5820 to request an external transfer template.

To access external transfer templates that have been defined, follow these instructions:

- Go to Funds Management.
- Choose Transfer List.
- You can issue single or multiple predefined transfers by selecting the check box under the Select column
- Enter the date and amount for the selected transfers. *Handling Instructions is a memo field used internally for your company and its users.
- Click Submit.
- Each transfer will be listed detailing the account used as the source of funds for the transfer, the next transfer date and the next transfer amount.
- Review the confirmation and click Submit.

Transfer Approval

If your administrator has defined an approval process for the template you are using to issue a transfer, a statement indicating the “fund transfer is pending approval” is displayed upon submission. If this message appears, the transaction MUST be APPROVED by an individual assigned approval rights and it must be an individual other than the employee initiating the transfer.

Employees assigned “approval rights” will review and approve the pending transfer by accessing the REVIEW menu. Employees can not approve their own transfers. Pending transfers requiring internal approval are not viewable by the bank. Once the transfer is approved, it is viewable by the bank.

If your company requires approvals for these transactions, it is recommended that you create internal procedures to prevent pending transfers from being unresolved. (See section 8f)

5d. Performing Wire Transfers

A wire transfer template must be predefined to process domestic and foreign wire transactions. An employee with administrative privileges can create custom external transfer templates by following the instructions in Section 10b.

To access wire transfer templates that have been defined, follow these instructions:

- Go to Funds Management.
- Choose Transfer List.

- Select the template in the list that matches the wire transfer that you want to issue.
- Complete the wire information in the Issue Transfer box. Some information may not be required.
- Click Submit.

Wire Transfer Approval

If your administrator has defined an approval process for the template you are using to issue a transfer, a statement indicating the “fund transfer is pending approval” is displayed upon submission. If this message appears, the transaction MUST be APPROVED by an individual assigned approval rights and it must be an individual other than the employee initiating the transfer.

Employees assigned “approval rights” will review and approve the pending transfer by accessing the REVIEW menu. Employees can not approve their own transfers. Pending transfers requiring internal approval are not viewable by the bank. Once the transfer is approved, it is viewable by the bank.

If your company requires approvals for these transactions, it is recommended that you create internal procedures to prevent pending transfers from being unresolved. (See section 8f)

5e. Performing Tax Payments

A tax payment template must be predefined to process tax payment transactions. An employee with administrative privileges can create custom tax payment templates by following the instructions in Section 10d.

To access tax payment templates that have been defined, follow these instructions:

- Go to Funds Management.
- Choose Transfer List.
- Select the template in the list that matches the tax payment that you want to issue.
- Complete the tax payment information in the Issue Transfer box. Some information may not be required.
- Click Submit.

Tax Payment Approval

If your administrator has defined an approval process for the template you are using to issue a tax payment, a statement indicating the “tax payment is pending approval” is displayed upon submission. If this message appears, the transaction MUST be APPROVED by an individual assigned approval rights and it must be an individual other than the employee initiating the tax payment.

Employees assigned “approval rights” will review and approve the pending tax payment by accessing the REVIEW menu. Employees can not approve their tax payments. Pending tax

payments requiring internal approval are not viewable by the bank. Once the tax payments is approved, it is viewable by the bank.

If your company requires approvals for these transactions, it is recommended that you create internal procedures to prevent pending tax payments from being unresolved. (See section 8f)

5f. Incoming ACH and Incoming Wire Search (for future use)

The Incoming ACH and Incoming Wire Search option allows you to produce a list of all incoming daily wires and future dated ACH transactions associated with your corporate accounts.

From the Funds Management drop-down menu select Incoming ACH Search or Incoming Wire Search. Each incoming transfer is listed detailing the original information on the transaction.

6. ACH Manager

ACH Manager enables you to create and modify ACH files from any Simply e Cash Management session. This program provides businesses with the capacity to set-up, perform and track transactions from the convenience of the office. NACHA formatted files can be generated and maintained using this ACH program. All files generated and maintained are formatted to be transferred to BAC in order to generate and process as an ACH File.

If you do not currently have access and would like to inquire about getting access to ACH Manager, please contact your Commercial Banking Officer or Customer Service at 1-877-226-5820.

Refer to the Simply e ACH Manager User Guide for downloading details and instructions for creating and modifying ACH files.

7. File Management

The File Management area allows for ACH file uploads such as payroll, direct deposit, or check issued files to BAC. Your File Management options and the templates contained within are tied to your employee status. The File Management area also allows for additional inquiries into specific file transfers and file transfers issued on a particular day.

7a. File Transfer List

The File Transfer List conveniently provides a list of all file transfers tied to your employee status.

- Go to File Management.
- Choose Transfer List.
- Each transfer is listed detailing the following items:
 - Transfer Description
 - File Name
 - Type
 - Direction

7b. Upload a File Transfer

From the File Transfer List you can select a template to use for uploading an ACH (NACHA formatted) file.

- Go to File Management.
- Choose Transfer List.
- Click on the Transfer Description for the file you want to upload.
- Complete the Information in the Upload File box.
- Click browse to select the ach file to upload (file must have the .ach extension)
- Click Submit.

A separate ACH file template is required for multiple daily ACH file transfers; if you upload the same file transfer template in one ACH Day*, the files will overwrite each other. For example, you may have a file for biweekly payroll and a file for monthly payroll; if these will be sent on the same day, then you will require two separate file transfer templates. Please contact your Commercial Banking Officer or Customer Service at 1-877-226-5820 to request a file transfer template.

*ACH Day (4pm each business day to 4pm the following business day)

Transfer Approval

If your administrator has defined an approval process for the template you are using to issue a transfer, a statement indicating the “fund transfer is pending approval” is displayed upon submission. If this message appears, the transaction **MUST** be **APPROVED** by an individual assigned approval rights and it must be an individual other than the employee initiating the transfer.

Employees assigned “approval rights” will review and approve the pending transfer by accessing the **REVIEW** menu. Employees can not approve their own transfers. Pending transfers requiring internal approval are not viewable by the bank. Once the transfer is approved, it is viewable by the bank.

If your company requires approvals for these transactions, it is recommended that you create internal procedures to prevent pending transfers from being unresolved. (See section 8f)

7c. File Transfer Recap

The File Transfer Issued menu provides a review of all the file transfers you have issued prior to the end of our processing day. To display the list of File Transfers, select File Transfers Issued from the File Management menu.

If no file transfers have been uploaded you will see a warning message stating “no information is available”.

8. Administration

Simply e Cash Management includes Administration functionality that gives your business the ability to assign limited or full access rights for employees. Only employees designated by your business as administrators can access Administration functions and control rights assigned to other employees.

Administration gives your business the ability to delete or change employees, establish fund transfer templates, assign account access, assign fund transfer access, assign file transfer access, change account groups, change employee groups, change fund transfer groups, and change accounts.

8a. Employee Management

Administrators can grant or deny access to certain accounts, and limit what functions each employee is able to perform through Simply e Cash Management. They can also remove users who have left the company or no longer need access.

Granting Account Access to Employees

- Go to Administration.
- Choose Change / Add Employee Account Access.
- Select ALL or enter the search text for the employee. Click Submit.
- If you chose ALL, select the employee that you want to grant rights.
- Select ALL or choose the product type that you want the employee to access.
- Under the Access heading, change the rights for the authorized account(s) to Yes from the dropdown menu.
- Click Submit. A confirmation will be displayed.

Changing Employees

- Go to Administration
- Choose Change Employee.
- Select ALL or enter the search text for the employee. Click Submit.
- If you chose ALL, select the employee that you want to change.
- Revise any applicable information on the Change Employee template.
- Click Submit.

Deleting Employees

- Go to Administration.
- Choose Delete Employee.
- Select ALL or enter the search text for the employee. Click Submit.

- If you chose ALL, select the employee you want to delete by clicking the delete field.
- Click Submit.

8b. Establishing Internal Transfer Templates

- Go to Administration.
- Choose Add Fund Transfer Template
- Choose Transfer from the drop-down menu. Click Submit
- Complete the information in the New Fund Transfer template. Click Submit
- Refer to the Internal Transfer Template specification in Section 10a for details.

Next you should give the rights to the users (as applicable) to access the internal transfer template(s) by setting up employee access rights as detailed below:

- Go to Administration.
- Choose Change Employee Fund Transfer Access.
- Select ALL or enter the search text for the employee. Click Submit.
- If you chose ALL, select the employee that you want to grant rights.
- From the template list, change the rights for the applicable internal transfer template to Yes from the drop-down menu.
- Click Submit. A confirmation will be displayed.

8c. Establishing Domestic Wire Transfer Templates

- Go to Administration.
- Choose Add Fund Transfer Template.
- Choose Domestic Wire from the drop-down menu. Click Submit.
- Complete the information in the New Fund Transfer Template.
- Click Submit.
- Refer to the Domestic Wire Transfer template specifications in Section 10b for details.

Next you should give the rights to the users (as applicable) to access the domestic wire transfer template(s) by setting up employee access rights as detailed below:

- Go to Administration.
- Choose Change Employee Fund Transfer Access.
- Select ALL or enter the search text for the employee. Click Submit.
- If you chose ALL, select the employee that you want to grant rights.
- From the template list, change the rights for the applicable domestic wire transfer template to Yes from the drop-down menu.
- Click Submit. A confirmation will be displayed.

8d. Establishing Foreign Wire Transfer Templates

Foreign wire templates are based on US Dollar denominations.

- Go to Administration.
- Choose Add Fund Transfer Template.
- Choose Foreign Wire from the drop-down menu. Click Submit.
- Complete the information in the New Fund Transfer Template.
- Click Submit.
- Refer to the Foreign Wire Transfer template specifications in Section 10c for details.

Next you should give the rights to the users (as applicable) to access the domestic wire transfer template(s) by setting up employee access rights as detailed below:

- Go to Administration.
- Choose Change Employee Fund Transfer Access.
- Select ALL or enter the search text for the employee. Click Submit.
- If you chose ALL, select the employee that you want to grant rights.
- From the template list, change the rights for the applicable foreign wire transfer template to Yes from the drop-down menu.
- Click Submit. A confirmation will be displayed.

8e. Account Nickname Changes

Your business can establish account nicknames (i.e. Operating Account) to easily identify accounts.

- Go to Administration.
- Select Change Client Account.
- Select All or an Account Group to display an account listing.
- Check off the account you would like to nickname.
- Type the nickname in the account nickname field.
- Click Submit.

8f. Review / Approval

Review and approval features are available in Simply e Cash Management. You can require “Review” at the employee and the fund transfer template levels. The ability to access client review and issue approvals is assigned at the employee level. Only an administrator or a senior administrator can assign these features.

Employee Level Review

You can setup an employee with the restriction of “Review” after performing certain transactions (internal transfers, wire transfers and ACH fund and file transfers).

For example, you can designate that all fund transfers (wires, tax payments, etc.) an employee creates must be approved by an administrator or supervisor before they are actually sent.

Fund Transfer Template Level Review

You can set a review requirement so that every time a template is used , the transfer will have to be approved before it is actually sent.

*Note - even if you do not set a requirement for review for a given template, transfers created using that template will still have to be approved if they are created by an employee who has been given review requirements at their employee level.

Employee Level Transfer Approval

You can share or delegate the responsibility of reviewing transactions to other users when you set them up (or change an employee profile) see section 9.

Transfers sent by a user that require approval will sit in the Review section of the Simply e Cash Management program until they are reviewed. In Review, transactions can be approved or disapproved.

Every day, Administrators (or users who have the ability to review transactions) need to check the review section for any transactions that need approval.

- Go to Review
- Select the type of transfer to review – Fund or File
- Select the Payment or Transfer Description to approve or disapprove.
-

8g. Display Groups

The Account, Employee and Funds Transfer Group options allow you to establish display groups to control the way you view these items. Your administrator can create the groups and then assign individual Accounts, Employees or Funds Transfer templates to a specific display groups.

Display Group Examples:

Account Groups	Employee Groups	Funds Transfer Groups
Interest Checking	System Administrators	Internal Transfers
Checking	Payroll Processors	Tax Payments
Loans	View Only	Wire Transfers

9. Employee Template Specifications

Employee

Name	The employee's full name.
Security Level	Select a category to determine "general" rights. "Senior Administrators" can assign and manage other administrators and can review transfers. "Administrators" have certain administrative rights and can review transfers. "Supervisors" can review transfers "Employees" cannot review transfers if the user will not have administrative rights.
Employee Group	Select the appropriate employee group name relative to if the employee should have administrative rights. (see 8g)
Status	Select a category to determine system access "Active Employee" indicates access to the system. "Frozen Status" freezes the employee's access but does not delete the employee record. "Closed Employee Record" denotes a former employee who does not have access to the system and has not been deleted. *Note – Employees that leave your company will not be automatically deleted from the system, so it is up to your administrator to keep your users up to date.
Transaction Exports	Choose "Yes" if the user should be able to export data to another program, such as Quicken.

Contact Data

Use the drop-down boxes to add contact information such as email address, telephone numbers, etc. Providing this information expedites the verification process when contacting the bank for assistance.

Access

Enter applicable start and end times to restrict the times a user is allowed to access Simply e Cash Management. Your company's default access times can be changed here to create unique settings for any employee. The required format is nn:nn AM or nn:nn PM. (For example, 24 hour access is entered as: Begin time 12:00 AM and End time 12:00 AM).

Administration

Approve Transfers	Selecting "Yes" indicates the employee can approve transfers initiated by other employees (a user cannot approve their own transfers). Select "No" if the employee cannot approve transfers.
Functionality	Choose any of the functions that the user should be able to access by clicking in the "Inquire", "Add", "Change" or "Delete" boxes for each administrative type. Leave boxes unchecked if the user should not be able to perform the function type.

Security

Verification Access ID	The user's Access ID (first initial and last name, for example, John Smith is jsmith). This unique ID is case-sensitive and it cannot already be in use in the bank's database.
Verification Password	The password is case-sensitive and a minimum of six characters (at least 1 letter, 1 number and no greater than 10 characters in length).

Stop Payments

Choose "Yes" to Inquire or Add Stop Payments if the user should have the ability to lookup or create stop payments.

Fund Transfers

Incoming ACH ¹	Choose "Yes" for each fund transfer type that the user should be able to perform.
Incoming Wire ¹	
Inquire Transfers ¹	
Initiate Transfers ¹	
Review Transfers	Selecting "Yes" indicates that if the employee submits a transfer it will be placed into client review and will not be sent until it is approved by an authorized employee. Selecting "No" indicates that transfers submitted by this employee are automatically approved
Review ACH Transfers	
Review Wire Transfers	
Wire Review Threshold ¹	Indicates the dollar amount of wire transfers the employee can issue without client review
Wire Daily Limit	Indicates the daily dollar amount of wire transfers an employee can issue without client review.

File Transfers

Review ACH File Transfers	Selecting "Yes" indicates that if the employee submits a transfer it will be placed into client review and will not be sent until it is approved by an authorized employee. Selecting "No" indicates that transfers submitted by this employee are automatically approved
Review Other File Transfers	
ACH File Review Threshold	Indicates the maximum dollar amount of a single ACH file transfer the employee can issue without client review
ACH File Daily Limit	Indicates the maximum dollar accumulation of all ACH file transfers the employee can issue without client review.

Document Options

Choose "Yes" for any document types that the employee should be able to access.

¹ These features must be granted by BAC Community Bank before they are available to you. Contact BAC Customer Service at 1-877-226-5820 for more information.

10. Fund Transfer Templates

10a. Internal Transfer Template Specifications

Fund Transfer Template

Transfer Description	Enter a unique name for your Internal Transfer template.
Group	Select the category in which you would like the template to appear. (<i>see 8g</i>)
Review Required	Select "(None)" from the drop-down menu. (If you require Review, you should manage Review permissions at the individual employee level. You may require Review at the template level, however the Review will be required for all employees initiating the template).

From

Account Nickname	Choose an originating account from the drop-down box.
Institution Routing/Transit	The routing/transit number will pre-fill when you select the originating account.
Account Type	The account type will pre-fill when you select the originating account.
Account Number	The account number will pre-fill when you select the originating account.

To

Account Nickname	Choose an originating account from the drop-down box.
Institution Routing/Transit	The routing/transit number will pre-fill when you select the originating account.
Account Type	The account type will pre-fill when you select the originating account.
Account Number	The account number will pre-fill when you select the originating account.

Defaults

Default Amount	Enter a default amount if the same dollar amount will be transferred each time you initiate this internal transfer. Leave this field blank if the amount will be different each time you initiate this internal transfer.
Amount Increments	Enter an increment amount if you want to control the dollar increments that are transferred. (For example, enter 10000 if you want the dollar amount to be \$10,000 increments).
Minimum Amount	Enter a minimum transfer amount or leave this field blank if you do not wish to establish a minimum transfer amount.
Maximum Amount	Enter a maximum transfer amount or leave this field blank if you do not wish to establish a maximum transfer amount.

Automatic Transfers

Frequency	Enter a frequency if you wish to schedule this internal transfer as a recurring transfer, or select On Demand if you want the transfer to be initiated on an as needed basis.
Number of Remaining Transfers	Enter a number of total transfers that you want to set as recurring or leave this field blank if the internal transfer will be initiated on an as needed basis.

Default Message

Instructions	For your use.
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10b. Domestic Wire Transfer Template Specifications

Wire Transfer Template

Transfer Description	Enter a name for your domestic wire transfer template.
Group	Select the category in which you would like the template to appear.
Review Required	Select "(None)" from the drop-down menu. (If you require Review, you should manage Review permissions at the individual employee level. You may require Review at the template level, however the Review will be required for all employees initiating the template).

From

Account Nickname	Choose an originating account from the drop-down box.
Institution Routing/Transit	The routing/transit number will pre-fill when you select the originating account.
Account Type	The account type will pre-fill when you select the originating account.
Account Number	The account number will pre-fill when you select the originating account.

Automatic Transfers

Frequency	Enter a frequency if you wish to schedule this domestic wire transfer as a recurring transfer, or select On Demand if you want the domestic wire transfer to be initiated on an as needed basis.
Number of Remaining Transfers	Enter a number of total transfers that you want to set as recurring or leave this field blank if the domestic wire transfer will be initiated on an as needed basis.

Defaults

Default Amount	Enter a default amount if the same dollar amount will be transferred each time you initiate this domestic wire transfer transaction. Leave this field blank if the amount will be different each time you initiate this domestic wire transfer transaction.
Amount Increments	Enter an increment amount if you want to control the dollar increments that are transferred. (For example, enter 10000 if you want the dollar amount to be \$10,000 increments).
Minimum Amount	Enter a minimum transfer amount or leave this field blank if you do not wish to establish a minimum transfer amount.
Maximum Amount	Enter a maximum transfer amount or leave this field blank if you do not wish to establish a maximum transfer amount.

Receiving Information (complete all fields for the Intermediary¹ Institution or Beneficiary Institution if there is not an Intermediary Bank¹)

Institution Routing/Transit	Enter the routing/transit number
Institution Name	Enter the institution name
Institution Address	Enter the street address
Institution City, State, Zip	Enter the city, state and zip code

Beneficiary Information

Beneficiary Institution Routing/Transit	Enter the routing/transit number of the Beneficiary Financial Institution.
Beneficiary Institution Name	Enter the name of the beneficiary institution
Beneficiary Institution Address	Enter the street address of the beneficiary institution.
Beneficiary Institution City, State, Zip	Enter the city, state and zip code of the beneficiary institution.
Beneficiary Account Type	Default is Demand Deposit
Beneficiary Account No.	Enter the beneficiary account number.
Beneficiary Name	Enter the name of the beneficiary.
Beneficiary Address	Enter the street address of the beneficiary.
Beneficiary City, State, Zip	Enter the city, state and zip code of the beneficiary.

Beneficiary Information

Enter any specific default delivery or account instructions (for example, "Attention: John Doe").

¹ An Intermediary is the institution that receives a wire on behalf of another financial institution that may not be able to receive wire transfers directly. **If an Intermediary is not used, then the Beneficiary institution is also the receiving institution.**

10c. Foreign Wire Transfer Template Specifications

Wire Transfer Template

Transfer Description	Enter a name for your foreign wire transfer template.
Group	Select the category in which you would like the template to appear.
Review Required	Select "(None)" from the drop-down menu. (If you require Review, you should manage Review permissions at the individual employee level. You may require Review at the template level, however the Review will be required for all employees initiating the template).

From

Account Nickname	Choose an originating account from the drop-down box.
Institution Routing/Transit	The routing/transit number will pre-fill when you select the originating account.
Account Type	The account type will pre-fill when you select the originating account.
Account Number	The account number will pre-fill when you select the originating account.

Automatic Transfers

Frequency	Enter a frequency if you wish to schedule this foreign wire transfer as a recurring transfer, or select On Demand if you want the foreign wire transfer to be initiated on an as needed basis.
Number of Remaining Transfers	Enter a number of total transfers that you want to set as recurring or leave this field blank if the foreign wire transfer will be initiated on an as needed basis.

Defaults

Default Amount	Enter a default amount if the same dollar amount will be transferred each time you initiate this foreign wire transfer transaction. Leave this field blank if the amount will be different each time you initiate this foreign wire transfer transaction.
Amount Increments	Enter an increment amount if you want to control the dollar increments that are transferred. (For example, enter 10000 if you want the dollar amount to be \$10,000 increments).
Minimum Amount	Enter a minimum transfer amount or leave this field blank if you do not wish to establish one.
Maximum Amount	Enter a maximum transfer amount or leave this field blank if you do not wish to establish one.

Receiving Information (complete all fields for the Intermediary¹ Institution or Beneficiary Institution if there is not an Intermediary Bank¹)

Institution Routing/Transit	Enter the routing/transit number. An institution routing/transit number is not required if a S.W.I.F.T. Bank Identifier is used.
S.W.I.F.T. Bank Identifier	Enter the SWIFT bank identifier number.
Institution Name	Enter the SWIFT bank name
Institution Address	Enter the SWIFT bank street address
Institution City, State, Zip	Enter the city, state and zip code of the SWIFT bank

Beneficiary Information

Beneficiary Institution S.W.I.F.T. Bank Identifier	Enter the beneficiary S.W.I.F.T. Bank Identifier number
Beneficiary Institution Name	Enter the name of the beneficiary institution
Beneficiary Institution Address	Enter the street address of the beneficiary institution.
Beneficiary Institution City, State, Zip	Enter the city, state and zip code of the beneficiary institution.
Beneficiary Account Type	Defaults to Demand Deposit.
Beneficiary Account No.	Enter the beneficiary account number.
Beneficiary Name	Enter the name of the beneficiary.
Beneficiary Address	Enter the street address of the beneficiary.
Beneficiary City, State, Zip	Enter the city, state and zip code of the beneficiary.

Beneficiary Information

Enter any specific default delivery or account instructions (for example, "Attention: John Doe").

Default Message

Currency default is US Dollars, all other currencies must be entered here.

¹ An Intermediary is the institution that receives a wire on behalf of another institution that may not be able to receive wire transfers directly. **If an Intermediary is not used, then the Beneficiary institution is also the receiving institution.**

10d. Tax Payment Template Specifications

Tax Payment Template

Transfer Description	Enter a name for your tax payment template.
Group	Select the category in which you would like the template to appear.
Review Required	Select "(None)" from the drop-down menu. (If you require Review, you should manage Review permissions at the individual employee level. You may require Review at the template level, however the Review will be required for all employees initiating the template).

From

Account Nickname	Choose an originating account from the drop-down box.
Institution Routing/Transit	The routing/transit number will pre-fill when you select the originating account.
Account Type	The account type will pre-fill when you select the originating account.
Account Number	The account number will pre-fill when you select the originating account.

To

Institution Routing/Transit	Input the routing/transit number of the destination account.
Account Type	Input the account type of the destination account.
Account Number	Input the account number of the destination account.

Defaults

Default Amount	Enter a default amount if the same dollar amount will be transferred each time you initiate this tax payment. Leave this field blank if the amount will be different.
Amount Increments	Enter an increment amount if you want to control the dollar increments that are transferred. (For example, enter 10000 if you want the dollar amount to be \$10,000 increments).
Minimum Amount	Enter a minimum transfer amount or leave this field blank if you do not wish to establish a minimum transfer amount.
Maximum Amount	Enter a maximum transfer amount or leave this field blank if you do not wish to establish a maximum transfer amount.

Automatic Transfers

Frequency	Enter a frequency if you wish to schedule this tax payment as a recurring transfer, or select On Demand if you want the tax payment to be initiated on an as needed basis.
Number of Remaining Transfers	Enter a number of total transfers that you want to set as recurring or leave this field blank if the tax payment will be initiated on an as needed basis.

Tax Payments

Tax Payer Identification number	Enter your Federal ID number if you are paying Federal taxes or State ID number if you are paying State taxes.
State	If you are paying State taxes, then enter the State you are paying taxes for, or else leave this field blank.
State Tax Type Code	Refer to Appendix A
State Tax Type Code Description	Refer to Appendix A
Federal Tax Type Code	Select the Federal form you are issuing payment for from the drop-down list
Type Subcode 1	Refer to Appendix A
Type Subcode 1 Description	Refer to Appendix A
Type Subcode 2	Refer to Appendix A
Type Subcode 2 Description	Refer to Appendix A
Type Subcode 3	Refer to Appendix A
Type Subcode 3 Description	Refer to Appendix A

Default Message

Instructions	Enter any free-form instructions here.
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APPENDIX

Appendix A

Tax Codes

Tax		Tax Payer ID Number Required	Tax Type Code	Description	Subcode 1	Subcode 1 Description	Subcode 2	Subcode 2 Description	Subcode 3	Subcode 3 Description
<i>California EDD</i> <i>DI/PIT</i>	<i>Employment Development Department</i> <i>Disability Insurance/Personal Income</i>	EDD Tax ID	1100	Semi-weekly Deposit	T	Disability Insurance	T	Withholding	T	Total
		EDD Tax ID	1101	Monthly Deposit	T	Disability Insurance	T	Withholding	T	Total
		EDD Tax ID	1102	Next Banking Day Deposit	T	Disability Insurance	T	Withholding	T	Total
		EDD Tax ID	1104	Quarterly Deposit	T	Disability Insurance	T	Withholding	T	Total
<i>California EDD</i> <i>UI/ETT</i>	<i>Employment Development Department</i> <i>Unemployment Insurance/Employ Training</i>	EDD Tax ID	1300	Quarterly Payment	T	Unemployment Insurance	T	Employ Training Tax	T	Total
<i>California BOE - Board of Equalization</i>		Sales Tax ID	4100	Sales Tax Return Payment	T	Tax	P	Penalty	I	Interest
		Sales Tax ID	4101	Sales Tax Prepayment #1	T	Tax	P	Penalty	I	Interest
		Sales Tax ID	4102	Sales Tax Prepayment #2	T	Tax	P	Penalty	I	Interest
<i>California FTB - Franchise Tax Board</i>		FTB Tax ID	2211	Payment for Return	T	Tax Amount				
		FTB Tax ID	2414	Extension Payment	T	Tax Amount				
		FTB Tax ID	2124	1st Quarter Estimated Tax Payment	T	Tax Amount				
		FTB Tax ID	2125	2nd Quarter Estimated Tax Payment	T	Tax Amount				
		FTB Tax ID	2126	3rd Quarter Estimated Tax Payment	T	Tax Amount				
		FTB Tax ID	2127	4th Quarter Estimated Tax Payment	T	Tax Amount				
<i>Federal Form 941</i>	<i>Employer's Quarterly Tax</i>	Federal Tax ID	94104	A deficiency assessed by IRS	1	Social Security	2	Medicare	3	Withholding
		Federal Tax ID	94105	Federal Tax Deposit	1	Social Security	2	Medicare	3	Withholding
		Federal Tax ID	94107	Payment due on a return	1	Social Security	2	Medicare	3	Withholding
<i>Federal Form 940</i>	<i>Employer's Annual Unemployment Tax</i>	Federal Tax ID	9404	A deficiency assessed by IRS	940	Tax Amount				
		Federal Tax ID	9405	Federal Tax Deposit	940	Tax Amount				
		Federal Tax ID	9407	Payment due on a return	940	Tax Amount				
<i>Federal Form 1120</i>	<i>Corporate Income Tax</i>	Federal Tax ID	11202	Payment due on an Extension	1120	Tax Amount				
		Federal Tax ID	11206	Federal Tax Deposit	1120	Tax Amount				