TREASURY MANAGEMENT QUICK REFERENCE GUIDE

ONLINE BANKING

WILSON Bank & Trust

Jack Henry Banking™ Release 2022

NOTE
Treasury Management supports the most recent release and the last-released versions of the following browsers: Microsoft Edge™, Google Chrome™, Mozilla® Firefox®, and Apple® Safari®.

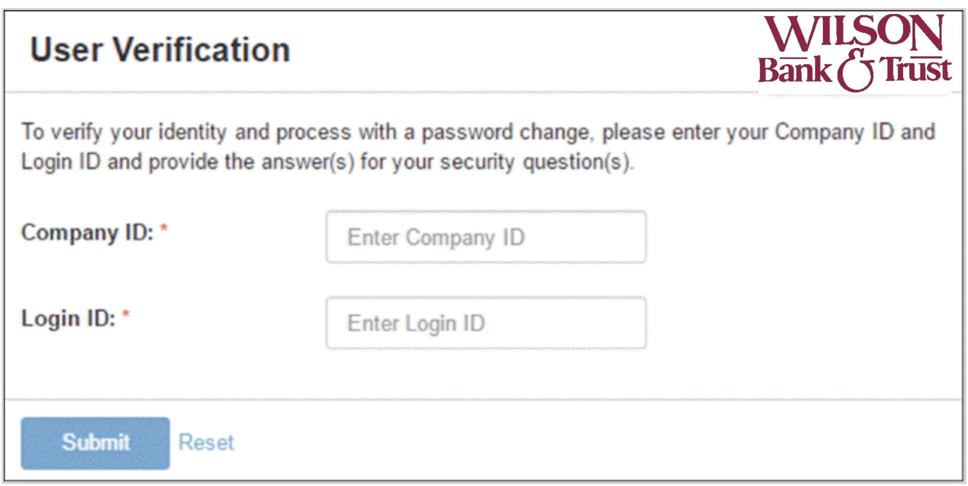
Logging in to Treasury Management

Users can log in to Treasury Management after obtaining their **Login ID** and **Password** from their company administrator.

1. Select the Initial Login URL link from your enrollment email.

   The link directs you to the Treasury Management login page.

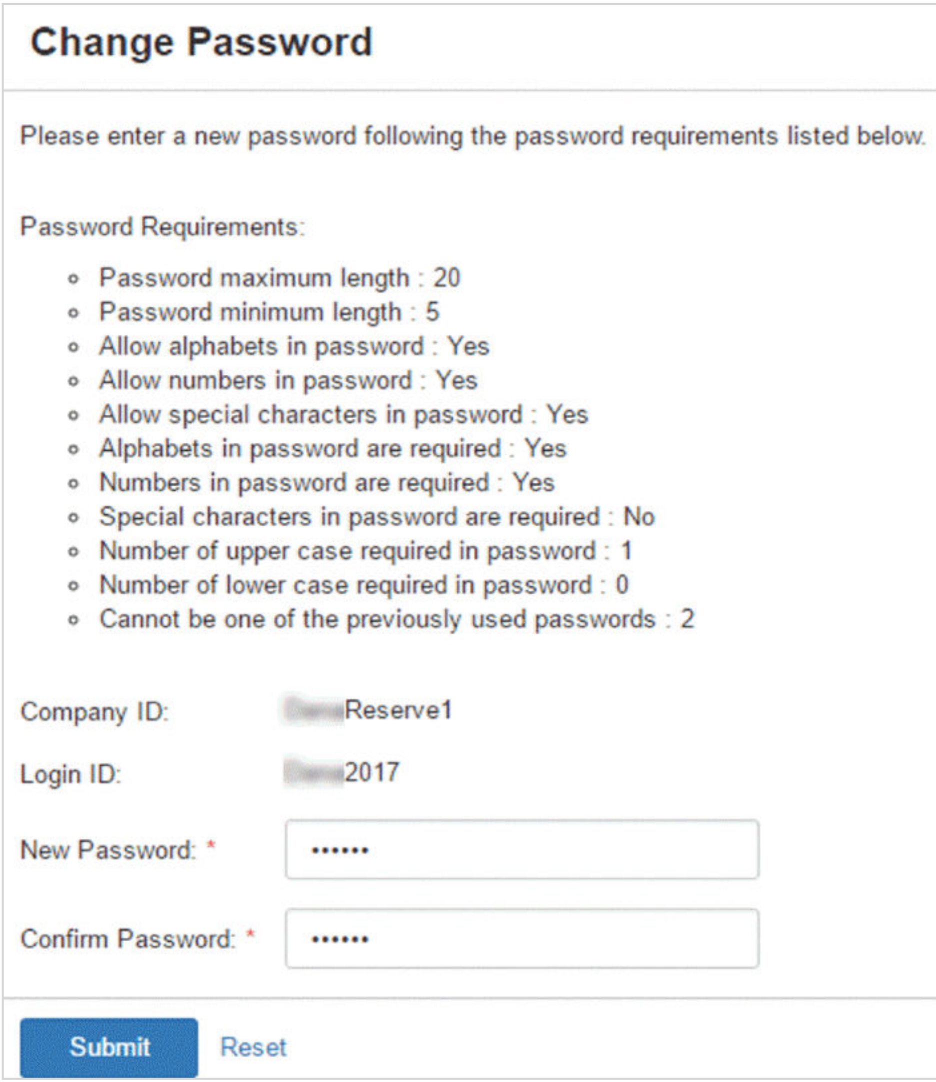
   Your institution's logo appears in the top-right corner of the page.



TIP
For future logins, bookmark the Subsequent Login URL from the enrollment email.

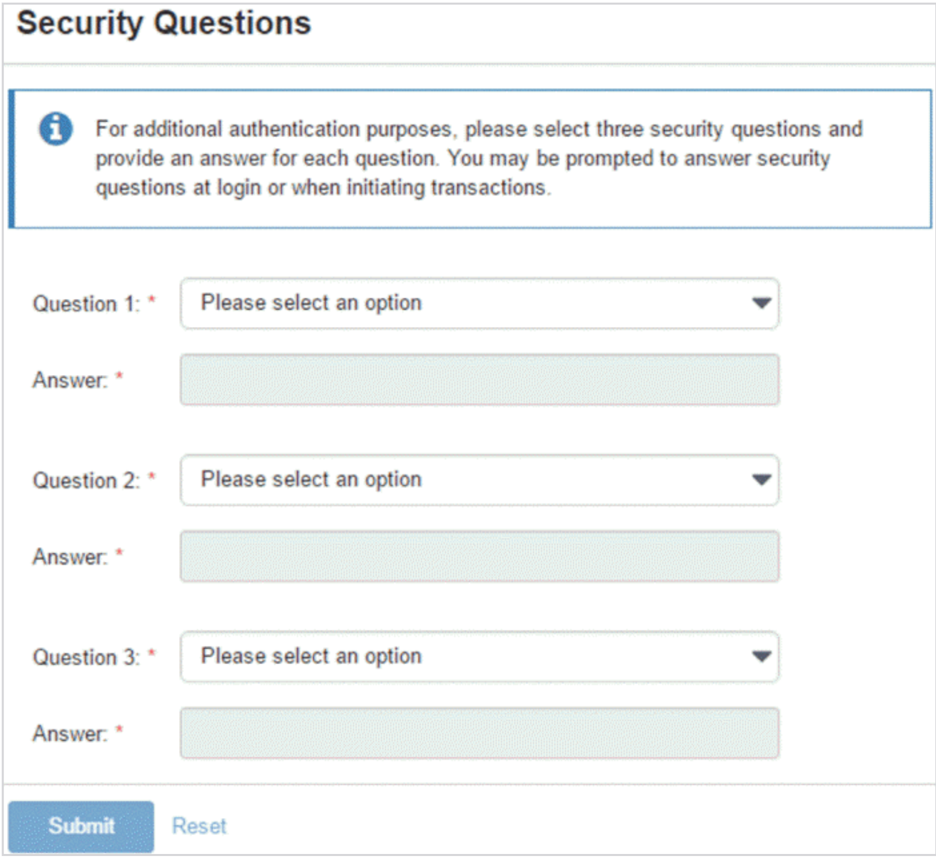
2. Enter your **Company ID**.
3. Enter your **Login ID**.

4. Select **Submit**.
   The following *Change Password* screen appears, prompting you to change your password.



5. Enter your **New Password**, and then re-enter the new password for the **Confirm Password** field.

   Ensure that your new password complies with the password requirements listed.
6. Select **Submit**.
   The following *Security Questions* screen appears.



7. Set up your security questions, and then select **Submit**.

   NOTE
   Answers are not case sensitive and do not have to follow any suggested formatting.

8. On the *Confirm Security Questions* screen, review the entries for accuracy, and then select **Confirm**.

   CAUTION
   This point is the only time you can edit your questions and/or answers. You must contact your financial institution to reset them.

9. Go through authentication by following the *Registering for One-Time Passcodes via Phone* process.

> **CAUTION**
> If the financial institution is using physical or virtual tokens, users must follow the *Registering a Secure Token* process instead.

10. On the *Terms & Conditions* screen, read and select the **I agree** check box, and then select **Accept**.

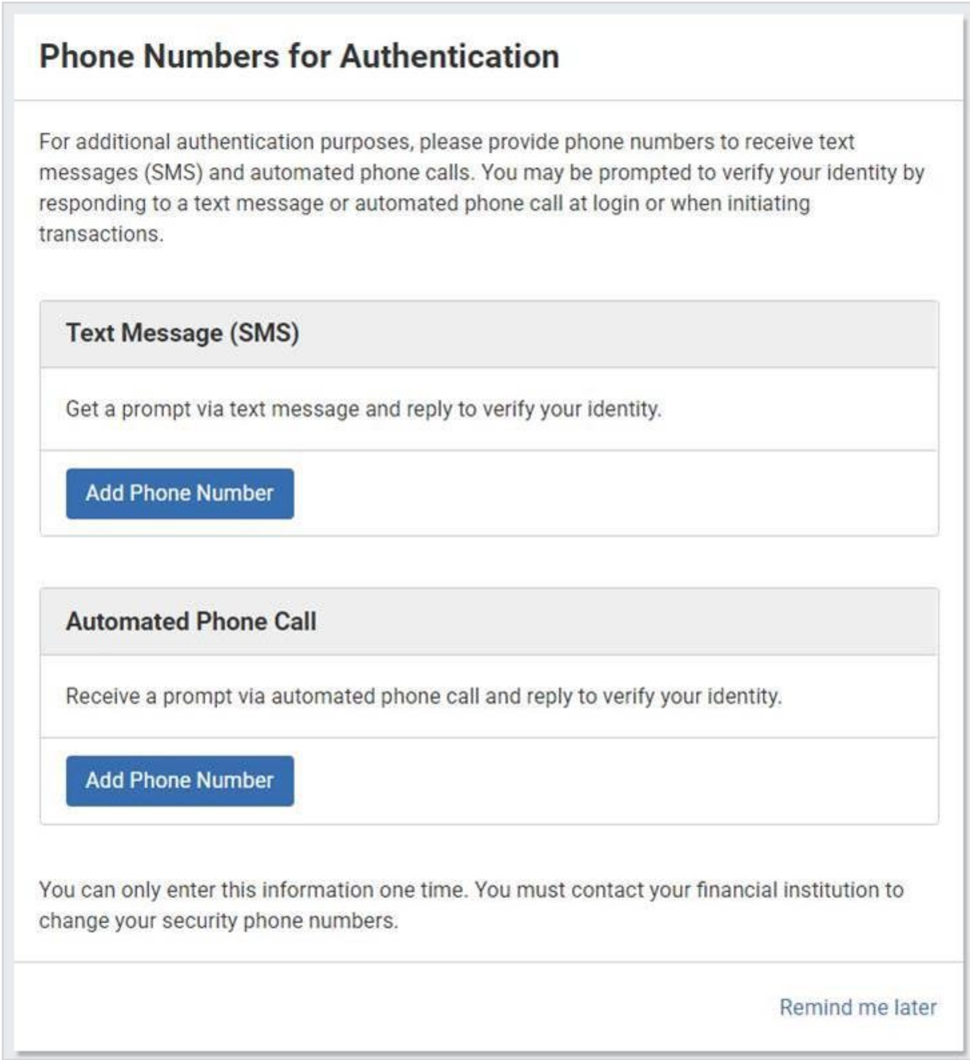
The *Dashboard* view of Treasury Management opens.

Registering For One-Time Passcodes Via Phone Number

You can register a phone number for two-factor authentication.

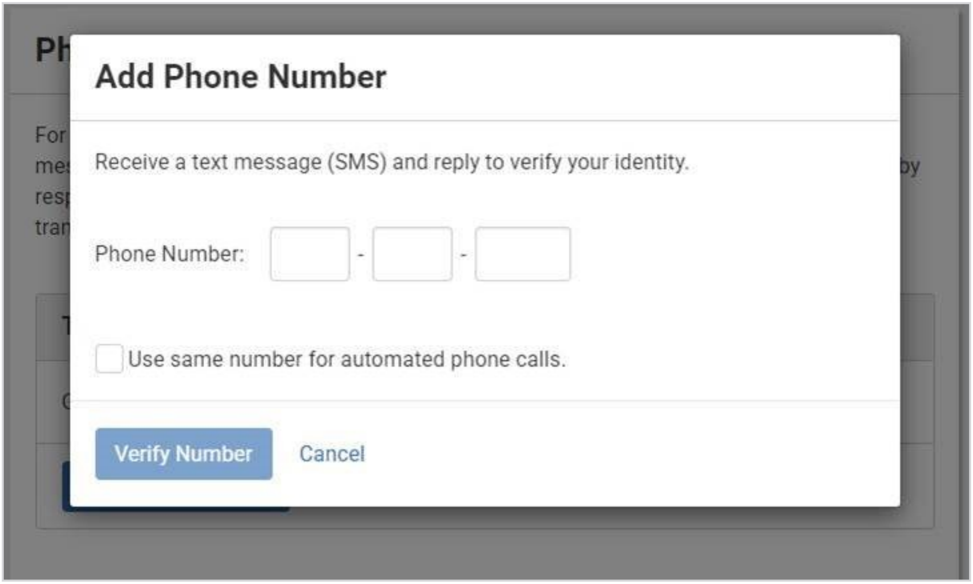
1. Log in to Treasury Management.

   A prompt appears, asking you to provide phone numbers for authentication.

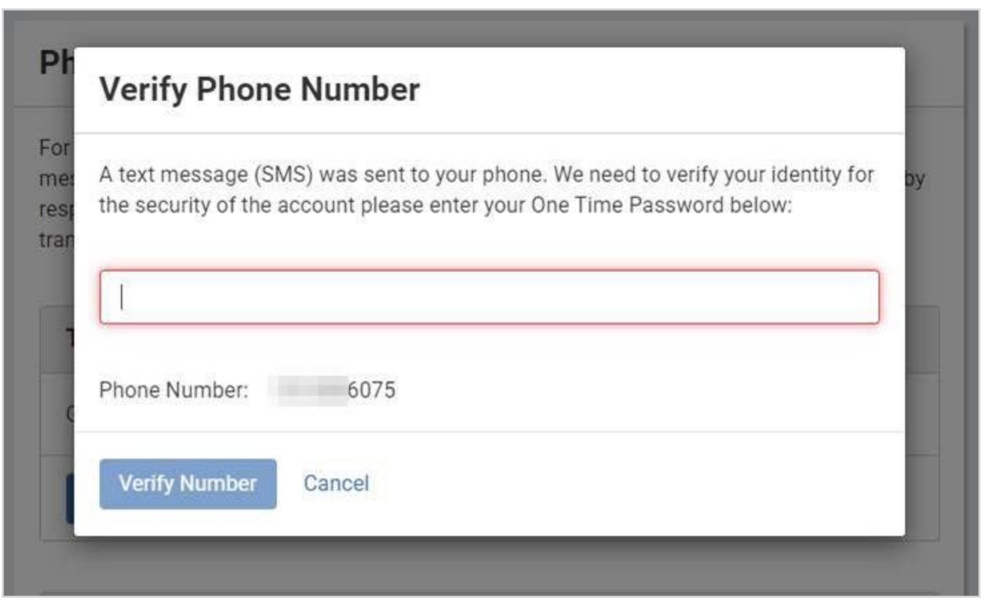


> **NOTE**
> You can defer registration for up to five days by instead selecting **Remind Me Later**. After five days, you are required to register. You cannot complete any activities that require two-factor authentication if you choose to defer collection.

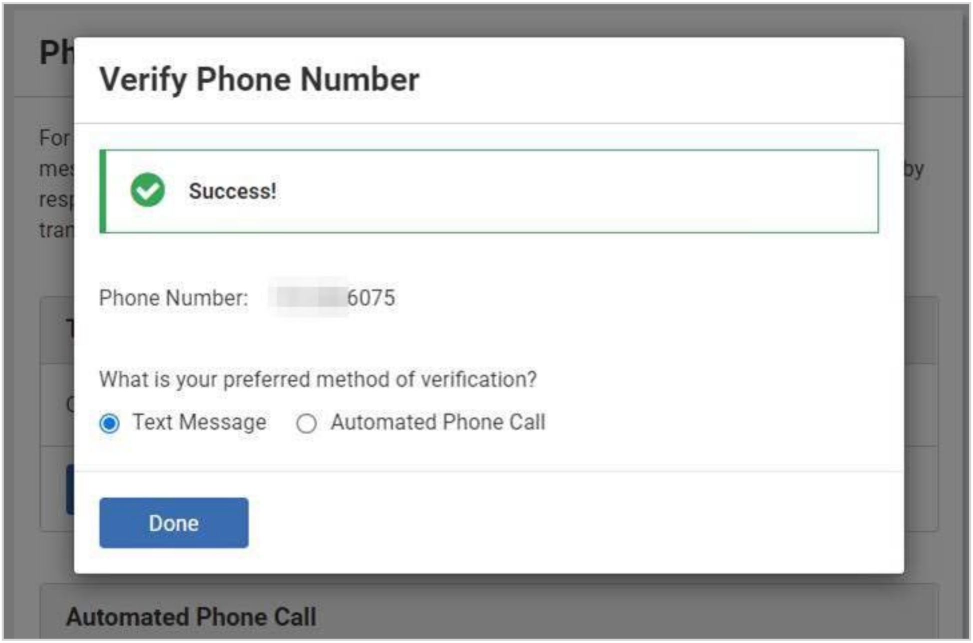
2. Enter your preferred **Phone Number** to receive SMS text messages or an automated phone call for authentication purposes.



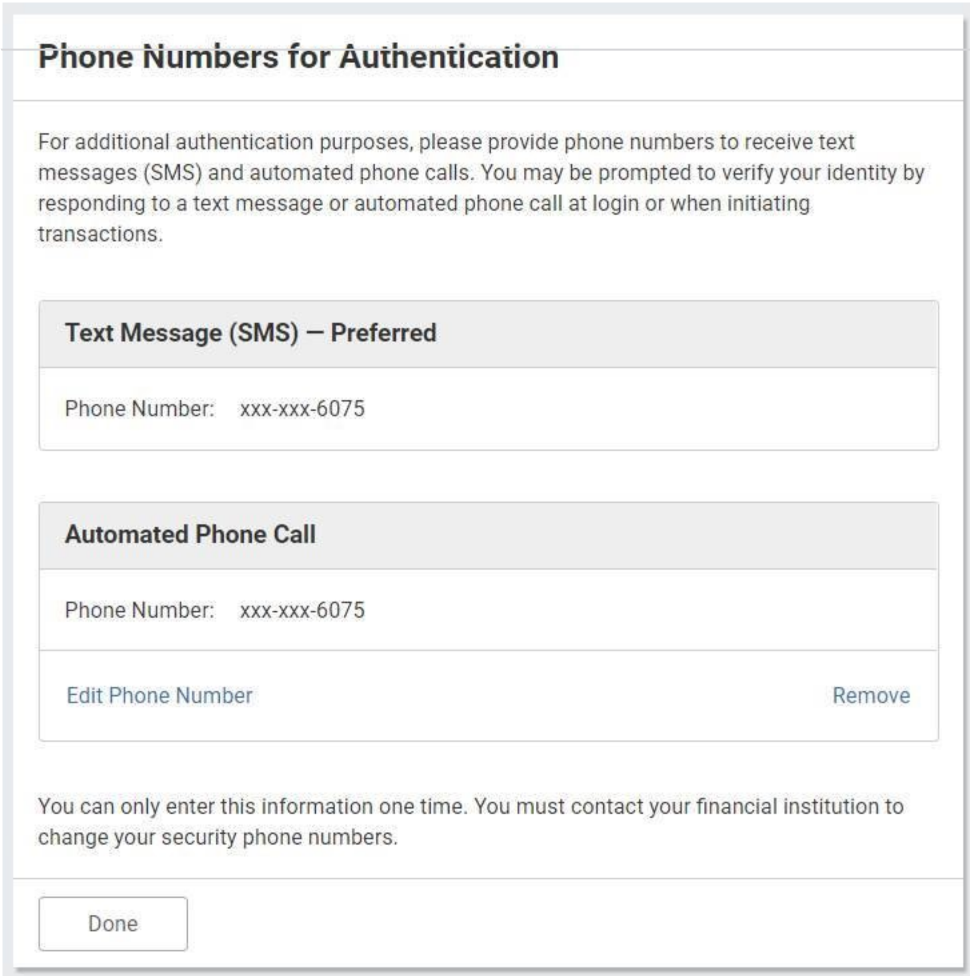
3. Enter the security code sent to your phone.



After verifying the security on the account, the user receives a *Success!* confirmation.



After successful registration and upon your next login, the system prompts you to enter your one-time passcode received via text message or automated phone call to the registered number.



CAUTION

You can only enter this information one time. You must contact your financial institution to change your security phone numbers.

Helpful Hints

Approval Status Bar

If you hover over the *Approval* status bar, approver information appears. This information includes all approvers who approved that transaction, and eligible approvers who can approve it.

You can view the *Approval* status bar in the following locations:

- **Dashboard** > **Stop Payment Pending Approval**
- **Dashboard** > **Payments Pending Approval**
- **Transfer Menu**
- **Recurring Transfers**
- **Create Wire from Template**
- **Wire Activity**
- **Recurring Wires**
- **Wire Templates**
- **Wire Beneficiaries**
- **ACH Payment Activity**
- **Recurring ACH Payments**

- **ACH Templates**
- **Stop Payment Activity**
- **Transfer Templates**
- **Loan Payment Activity**
- **ACH Recipients**

Downloadable Content

Select **Download** to download the information into PDF format. A **Print** option is also available. You can access this function in the following locations:

- *Account List*
- *Account Transactions*
- *Research Transactions*
- *Transfer Templates*
- *Transfer Activity*
- *Recurring Transfers*
- *Loan Payment Activity*
- *Wire Activity*
- *Recurring Wires*
- *Wire Templates*
- *Wire Template Details*
- *ACH File Activity*
- *ACH Payment Activity*
- *ACH Payment Details*
- *Recurring ACH Payments*
- *ACH Templates*
- *ACH Templates Details*
- *ACH Recipients*
- *Check Upload Formats*
- *ACH Filters*
- *Reports*

Authentication

You may be prompted to authenticate certain activities by replying to a text message, answering an automated phone call, or entering a secure token code. Your institution defines what activities require extra authentication. Activities that may require extra authentication are:

- Approving payments/templates/beneficiaries/users
- Creating ACH/wire/transfer/loan payments
- Creating beneficiaries

- Creating templates
- Creating users
- Deleting payments/templates/beneficiaries/users
- Editing payments/templates/beneficiaries/users
- Updating email address

User Menu

Profile and Preferences

Use the *Profile & Preferences* view to set up your personal and security information.

User Information

This information auto-populates when you open this page the first time.

Use this section to update your personal information. The **Name** and **Login ID** cannot be edited. Your financial institution or company administrator configures this information. You are able to change your email address and phone, mobile, and fax numbers.

> **NOTE**
> If you enter your phone number, messaging and data rates may apply.

Security Preferences

Use this section to update your password. Also, determine if you want to see account nicknames or account numbers throughout Treasury Management.

> **NOTE**
> Depending on your institution, you may also have an account masking option.

Changing Your Password

The specific requirements for the new password are based on your financial institution's Treasury Management password policy.

1. Navigate to the Treasury Management website.
2. From the **[User Name] Menu**, select **Profile & Preferences**.
3. Select **Change Password** in the *Security Preferences* section.
4. Enter your **Current Password**.
5. Enter your **New Password**.
6. Re-enter the new password for the **Re-enter New Password** field.
7. Select **Save**.

Notification Setup

Use the *Notification Setup* view to set up your notification preferences for each module available in Treasury Management.

> **NOTE**
> Your institution may set some notifications as required.

Filtering is also available. To find information quickly, start typing the notification name in the filter box at the top of each section.

You can set up notifications in the following modules.

- ACH
  - ACH Payment Created
  - ACH Reversal Payment Created
  - ACH Payment Pending Approval
  - ACH Payment Approved
  - ACH Payment - Approval Rejected
  - ACH Payment - Edited / Deleted
  - ACH Payment Failed
  - ACH Payment Uninitiated
  - ACH Batch Created
  - ACH Batch Pending Approval
  - ACH Batch Approved
  - ACH Batch - Approval Rejected
  - ACH Batch - Edited / Deleted
  - ACH File Upload
  - ACH File Transmitted
- Admin
  - User Created
  - User Pending Approval
  - User Approved
  - User Approval Rejected
  - User Information / Entitlements Changed
- Login
  - User Credentials Locked
  - User Email Address Changed
- Positive Pay
  - Exception Items Ready for Review (ACH)
  - Exception Items Ready for Review (Check)

- Stop Payment
    - Stop Payment Created
    - Stop Payment Pending Approval
    - Stop Payment Approved
    - Stop Payment - Approval Rejected
- Transfer
    - Transfer Created
    - Transfer Pending Approval
    - Transfer Approved
    - Transfer - Approval Rejected
    - Transfer - Edited / Deleted
    - Transfer Failed
- Wire
    - Wire Payment Created
    - Wire Payment Pending Approval
    - Wire Payment Approved
    - Wires - Approval Rejected
    - Wire - Edited / Deleted
    - Wire File Upload
    - Wire Failed
    - Rate Quote Contract Accepted
    - Rate Quote Contract Approval Rejected
    - Wire Beneficiary Created
    - Wire Beneficiary Pending Approval
    - Wire Beneficiary Approved
    - Wire Beneficiary - Edited / Deleted
    - Wire Beneficiary - Approval Rejected

Configuring Notification Preferences

The preferences configured here determine how your notifications are sent and appear within Treasury Management.

1. From the **[User Name] Menu**, select **Notification Setup**.
2. Enter or change your **Email** address.
3. Enter the phone number to receive text messages on for the **Mobile #** field.
   This field is required if you select **Text Message (SMS)**.
4. Select the toggle to enable the notification.
   If it is gray, you do not receive a notification.

> **NOTE**
> If the financial institution requires a particular notification, you cannot change the settings for that notification.

5. Select the **Email**, **Desktop Notification**, or **Text Message (SMS)** check boxes for each enabled (green) item to receive a notification using that method.

   Repeat this step for every item in all sections.

> **NOTE**
> If the financial institution set **Text Message (SMS)** as required, you are required to enter a mobile address.

6. Select **Submit**.

> **TIP**
> To return all fields to their default settings, select **Reset**.

Logging Off Treasury Management

1. From the **[User Name] Menu**, select **Log Off**.
   A *Confirm Log Out* dialog box appears.
2. Select **Log Out**.

Cut-off Times

Access **Cut-off Times** in the top-right corner of Treasury Management.

Cut-off times indicate when a wire, ACH, or internal transfer must take place by. For example, if the cut-off time for **Internal Transfers** says *8:00 p.m.*, then all internal transfers should be submitted by 8:00 p.m. for processing that day. A notification is sent as a reminder.

Your financial institution manages the cut-off times.

Notifications

Access **Notifications** in the top-right corner of Treasury Management. Notifications also appear in the bottom right corner of Treasury Management while working.

Archive All

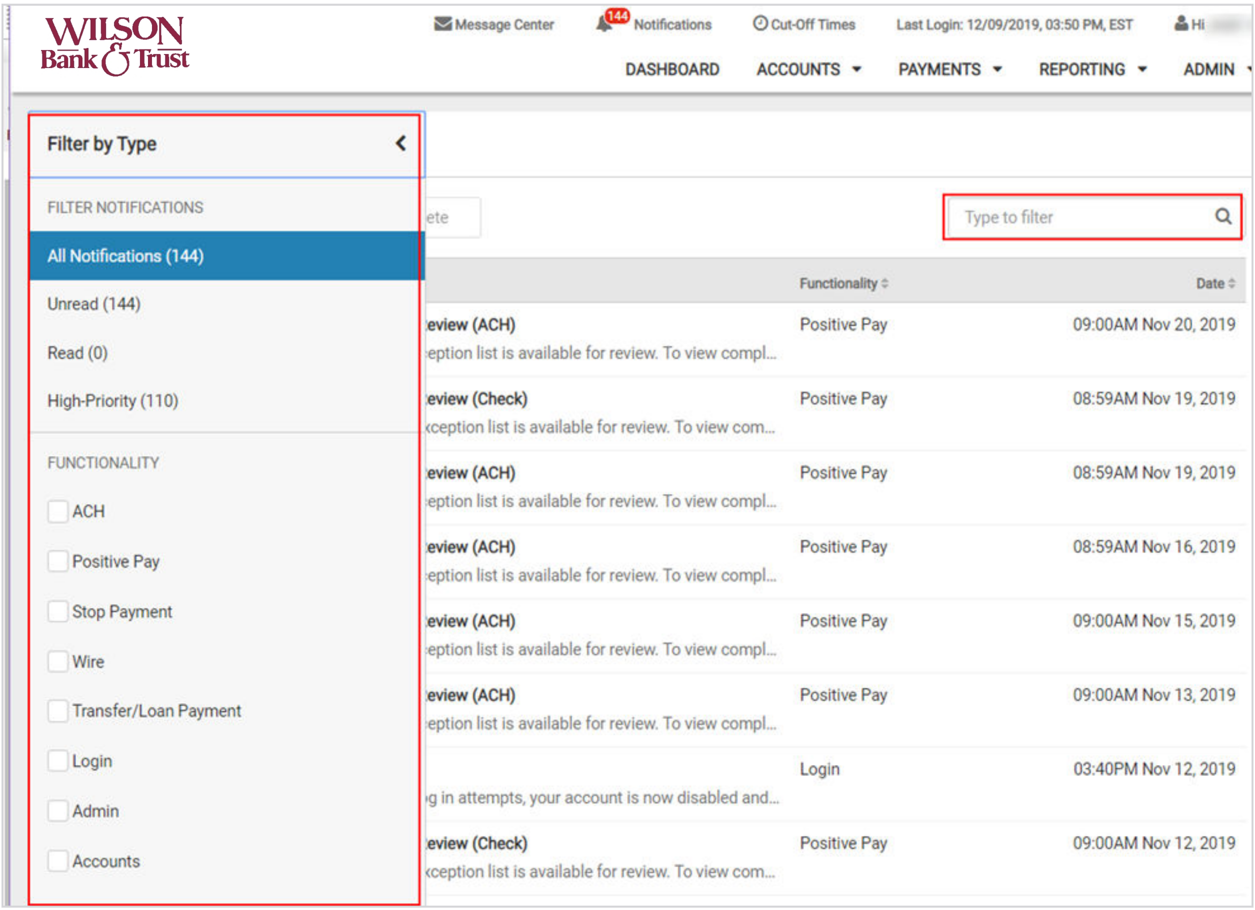
Select the **Archive All** option to archive, not remove, all notifications. Select **Archive** to confirm.

View All Notifications

Select the **View All Notifications** option to see an entire list of notifications, even those that have been archived. From this page, you can filter by type (**All Notifications**, **Unread**, **Read**, and **High-Priority**).

Select the check mark beside the notification, and then select **Mark Read**, **Mark Unread**, or **Delete**.

Filter the results by using the search box or by using the fly-out menu.



Message Center

Use the Message Center to send and receive secure messages to and from your financial institution.

Click the **Message Center** button to access your inbox. You can also view your **Sent** or **Archived** messages. When new messages are received, a notification is sent to your email address on record.

Select the column headings to sort the messages in each of the available folders. You can also enter information from one of the column headings in the **Filter** text box to search for a specific message.

Composing a Message

1. Select the **Message Center** button.
2. Select **Compose**.
3. Select a **Subject** from the drop-down list.
   - *Transaction Inquiry*
   - *Checks*
   - *Stop Payment*
   - *Security*
   - *Reports*
   - *Electronic Documents*
   - *Notifications*
   - *Transfer*
   - *Wire*
   - *ACH*
   - *Positive Pay*
4. For the **Attach File** field, select **Select File**, and then choose the appropriate file if needed.
   Accepted file type extensions are .csv, .doc, .docx, .gif, .jpeg, .jpg, .pdf, .png, and .txt.
5. Enter the **Message** to send to the financial institution.
6. Select **Send**.

Archiving a Message

1. Select the **Message Center** button.
2. Select a message to archive from the **Inbox**.
3. Select **Archive**.
   An *Archive Message* dialog box opens.
4. Select **Archive**.

You can view archived messages by selecting **Archived**.

Performing an Advanced Search in Message Center

1. Select the **Message Center** icon.
2. Select **Advanced Search** beside the **Filter** text box.
3. Enter the **Message ID**, if known.
4. Select the **Subject** of the email from the drop-down list.
   - *Transaction Inquiry*
   - *Checks*
   - *Stop Payment*

- *Security*
- *Reports*
- *Electronic Documents*
- *Notifications*
- *Transfer*
- *Wire*
- *ACH*
- *Positive Pay*

5. Select a **Date** from the drop-down calendar when the email could have been sent, received, or archived.
6. Select the **Type** of email.
   - *All*
   - *Inbox*
   - *Sent*
   - *Archived*
7. Select **Search**.

Dashboard

Use the **Dashboard** menu to view your accounts, news items, favorite reports, payments pending approval, and other available widgets. You can also make transfers and quickly access commonly used resource links.

> **TIP**
> Adjust the layout by selecting **Configure Dashboard** in the top-right corner of the *Dashboard*. You can add, remove, edit, resize, and drag widgets to customize the *Dashboard* to work best for you.

Accounts

Upon initial login, two account groups appear by default. No accounts appear until you assign accounts to the groups by selecting **Manage Groups**. You can also edit the group names and add or remove groups.

> **TIP**
> Select **Details** to view current, collected, and available balances and line amounts. You can see a daily balance trend for the last 10 days and view the last 10 days of transactions.

- Manage Groups
  - **Add Accounts** – Select **Add Accounts** to assign accounts to groups. Select the box next to the accounts you want to assign to the group. Select **Add Accounts** to save.

> **NOTE**
> An account can only be assigned to one group. If an account is currently assigned to a group, you must first remove it before you can add it to another group. A group can have a maximum of 50 accounts assigned.

- **Create New Group** – Select **Create New Group** to create an additional group to assign accounts to. Enter a unique **Group Name** and then select **Add Accounts** to assign accounts.
- **Delete Group** – Select **Delete Group** to remove the group.

Information Center

View news items, added by your financial institution, in this widget. Select the drop-down arrows to expand or collapse these messages. Different icons may appear in this widget. A blue icon indicates information. A yellow icon indicates a warning. A black bell icon indicates an alert.

Resources

Access links to helpful and commonly used sites by your financial institution in this widget.

Quick Transfer

Create a simple one-to-one transfer without leaving the *Dashboard* in this widget.

1. Use the type-ahead fields or select **Search** to choose the account number or account name to transfer from and to.
2. Enter the amount and transfer date.
3. Review and confirm the transaction.

> **TIP**
> To initiate a bulk one-to-one, one-to-many, or many-to-one transfer, select **Advanced Transfer Options** to go to the *Create a Transfer - Internal Transfer* page.

Quick Loan Payment

Create a quick payment on a loan without leaving the *Dashboard* in this widget.

Favorite Reports

The reports that have been marked as favorite appear in this widget. Selecting a report in this widget takes you directly to that report, where you can view and customize the results, and create a custom report.

> **TIP**
> By default, the widget is blank. You must mark reports as favorites in the *Reporting Dashboard* for them to appear.

Positive Pay

View, pay, or return the check and ACH exceptions that are pending approval in this widget.

Stop Payment Pending Approval

View, approve, or reject the stop payments that are pending approval in this widget.

Payments Pending Approval

View, approve, or reject the transfer, ACH, or wire payments that are pending approval in this widget.

Accounts

Use the **Accounts** menu to search for and view a list of accounts categorized by type (deposit, time deposits, and loans) and to search for specific transactions of accounts that you are entitled to view.

Account List

Use the *Account List* view to see specific account details.

To find an account, start typing either the account number, account name, status, current balance, collected balance, or available balance in the filter box at the top of the page.

Refresh Balances

Select at any point to ensure that you are viewing the most up-to-date account balance information.

Account Number Link

Select this link to view more information about a particular account. An *Account Transactions* window appears, and you are able to select **Transaction Dates** to view transactions for a set time period. From the *Account Transactions* window, if you select **Advanced Transaction Search**, you are redirected to the *Research Transactions* view.

Actions Drop-Down Menu

The following options are available from the **Actions** drop-down menu on the *Account Lists* page:

- *Transfer To* - Redirected to the *Create a Transfer* page with account prefilled.
- *Transfer From* - Redirected to the *Create a Transfer* page with account prefilled.
- *Download* - Allows you to download account transactions from a specific **Date Range** and in a specific **Download Format**.

Downloading Account Transactions

1. Go to **Accounts** > **Account List**.

2. From the **Actions** drop-down list, select **Download** beside the appropriate account number.
   A *Download Account Transactions* dialog box appears.
3. Select a **Date Range**.
4. Select a **Download Format**.
5. Select **Download**.

Research Transactions

Use the *Research Transactions* view to search for a specific transaction or type of transaction across all accounts that you are entitled to view.

Research Transactions Panel

Select the link found in the *Account* column to view more details of the transaction, including the **Account Name**, **Account Type**, **Transaction ID**, **Transaction Type**, and **Description**.

Select the **View Check** link found in the *Check / Reference Number* column to view the front and back of check images.

> **NOTE**
> In the *Amount* column, a negative account balance appears in red and is wrapped in parentheses, and a positive account balance appears in black.

Researching Transactions

1. Go to **Accounts** > **Research Transactions**.
2. Complete the fields in the *Search Transactions* panel, as necessary.

Transaction Date

Select the desired date or date range.

Account Type

The type of account. Accounts can be *Checking*, *Savings*, or *Loan*.

Accounts

Select the appropriate account numbers, or leave all accounts selected by default.

Check # / Reference #

Select *Specific #* or *Range* from the drop-down list. Then, enter the check number or reference number used in the transaction.

Amount

Select *Specific Amount* or *Range* from the drop-down list. Then, enter the amounts in the text boxes available.

Payment Type

Select any combination from the drop-down list. The options are: