

# **Bank of America Banking Services Manual**

## **New York State Office of Temporary and Disability Assistance**

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**Note: Certain Information has been redacted pursuant to the request of the vendor.**

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## Introduction

Bank of America is pleased to provide this customized Banking Services Manual for the New York State Office of Temporary and Disability Assistance (OTDA) and the 58 Local District Support Collection Units.

The purpose of this Manual is to provide you with guidelines for accomplishing your day-to-day operations in managing your bank account. It provides you with service contacts, account maintenance procedures, and sample reports. In addition, you will find critical and detailed instructions on how to access Bank of America's online banking system called **CashPro Online**. This Manual provides you with guidelines for logging onto CashPro and then provides step-by-step procedures for accessing all the online services that you will be using. These services include reviewing account activity and reports, adding manual issues, canceling checks, placing stop payments, responding to your daily paid no issue exceptions and transferring funds from your account. In addition, a Glossary of Terms is provided at the end of the Manual.

Thank you for choosing Bank of America, N.A. for your banking needs.

## Banking Services

Bank of America provides a full range of banking services to the New York State OTDA and each of the 58 local district support collection units. This Manual has been customized for your use; its purpose is to provide “Quick Tips” and familiarize you with the basic procedures covering the products and services specific to your needs.

These products and services include the following:

### **Customer Service:**

- Access to a dedicated Client Service Advisor
- Local Deposit Support
- Account Maintenance
- Supply orders for checks, deposit slips and endorsement stamps

### **Check Clearing:**

- Deposits
- Returned Items Processing

### **CashPro Online:**

CashPro is our on-line banking system for large commercial and government clients. Through CashPro, the following modules are enabled for your use:

- Reporting
  - Information Reporting
  - Online Statements and Reports
  - Image Access
- Payments
  - Account Reconciliation
  - Paid Item Inquiry
  - Positive Pay – Paid No Issue Exceptions
  - Stop Payment
  - Payments Initiation: Wire Transfer
- Support:
  - CashPro University

## Customer Service

The OTDA relationship is supported by a dedicated Client Service Advisor. The overall goals and objectives of the Client Services Advisor are to provide proactive and consultative service.

The assigned Client Services Advisor for OTDA is *(Information redacted)*. She will be your dedicated, single point of contact and will assist you in resolving your service issues on all of the products to which you subscribe. As the dedicated resource, *(Information redacted)* is your advocate for simple, complex and escalated items. She will partner with all of the necessary Bank of America product, customer service and operational areas to effect timely and accurate resolution on your behalf.

### **Toll Free Access**

OTDA has a dedicated toll free number for its exclusive use. That number is *(Information redacted)*. Voicemail service is available for your convenience. Our goal is to return all calls forwarded to voicemail within two hours of its receipt.

### **Hours of Operation**

You may contact *(Information redacted)*, Monday through Friday between the hours of 8:00 am and 5:00 pm EST.

### **Support and Backup**

If *(Information redacted)* is out of the office, you may contact her backup *(Information redacted)*. In the event both parties are not available any of the Dedicated Client Services Advisors will be able to assist.

### **Dedicated Client Services Advisor**

*(Information redacted)*

### **Primary Backup**

*(Information redacted)*

Note: If, after working with your Client Services Advisor, you have not achieved an acceptable resolution to an issue, please contact *(Information redacted)*, NYS OTDA, at *(Information redacted)*.

## Deposit Services

### Local District Deposit Prep Procedures:

Through our Deposit Services function, you will have the ability to make deposits locally. Procedures for making deposits at your local Bank of America branch ("Banking Center") are provided below.

1. Endorse the back of the checks with your endorsement stamp.

**Note: Instructions for ordering endorsement stamps are found on Page 12 of this Manual.**

2. Generate an adding machine tape showing the dollar amount of each check and the total of the batch.
3. List the batch total in the check section of the deposit ticket.
4. Write the total of the deposit in the total section of the deposit ticket.
5. Secure the entire deposit with a rubber band.
  - Do not staple, paperclip or fold checks.
6. If you wish to make a night deposit, please contact (*Information redacted*), NYS OTDA, at (*Information redacted*)
7. Transport the deposit to the pre-determined Bank of America item processing site.

## **Account Maintenance**

### **Account Authorization**

From time to time, it becomes necessary for the Local Districts to change the person(s) authorized to sign checks, such as a new employee or the deletion of a prior employee.

Please follow these instructions on all account authorization requests.

1. Contact your Dedicated Service Advisor, (*Information redacted*) to request a new signature card for the local district to complete.
2. Upon receipt of the new signature card, complete information requested on card, and has all current authorized signers sign on designated signature line.
3. Please mail completed signature card to:  
*(Information redacted)*
4. (*Information redacted*)

### **Change of Address**

If you need to change the address on your bank account, please send a letter on your official letterhead and forward to your Client Services Advisor.

The letter should include the following:

1. County name and current mailing address
2. County name and NEW mailing address
3. Attention: Name of individual to whom statement reports are to be mailed
4. Account number
5. Letter should be signed by authorized account signer
6. Mail letter to:  
*(Information redacted)*

## **Fraud Prevention and Procedures**

Bank of America offers several procedures and controls to assist you in your efforts to combat fraud. Throughout this Manual, you have been provided with procedures relating to services which help you to prevent fraud. These services include **Account Reconciliation** and **Positive Pay**. In addition to these services, you may seek approval to have **Blocks and Filters** placed on your account. Blocks and Filters help you control certain types of incoming transactions. Should you wish to place Blocks and/or Filters on your account, please contact (*Information redacted*).

### **ACH Debit Block:**

Blocks all debit ACH activity, preventing these items from posting to your account. At this level, incoming transactions will be rejected and returned to the originating institution as unauthorized and will be effectively blocked for as long as you desire.

Should you suspect that a check has been endorsed fraudulently, please follow the following procedures:

### **Forged Endorsements:**

Please contact (*Information redacted*) for current forms. These forms will be provided to you electronically. Please see below a sample of the Affidavit of Claimant.

Note that this Form must be submitted in paper once it has been notarized.



## Check Fraud Claims Department Affidavit of Claimant - Instructions

The *Affidavit of Claimant* form is used to make a legal claim about the wrongful use of a negotiable instrument.

The *Affidavit of Claimant* form must be signed as follows:

- If the claim is for a forged signature or a counterfeit check, the account signer whose signature is forged must sign.
- If the claim is for a forged endorsement, both an account owner or authorized signer and the payee/endorser must sign.
- If the person who signed the item is not an authorized signer on the account, an account owner or authorized signer must sign.

After completing the *Affidavit of Claimant*, please forward the following documentation in the enclosed postage-paid return envelope:

- Original copy of the completed and signed *Affidavit of Claimant* form(s).
- Original forged item(s), if available, or photocopies of both sides of the check(s).

When the Bank receives your completed *Affidavit of Claimant* form, your claim will be researched. Circumstances that may delay the resolution of your claim include:

- Incomplete documentation
- Forged endorsements
- Alterations

### *How to complete the Affidavit*

- **Claimant's Name:** Enter your name or business name.
- **Account Number:** Enter your full account number, including the zeros, on which the misuse occurred.
- **Date:** Enter today's date.
- **Type of Fraud:** Check the box that applies to the item(s) listed on the form. If the "Other" box is checked, write the reason the item is being claimed.
- **Check No.:** Enter the number of the instrument, if any.
- **Check Date:** Enter the date check was written.
- **Amount:** Enter the amount of the instrument.
- **Payable to (Payee):** Enter the name of the person or business name to whom the instrument was made payable.
- **Declarations:** Read the declarations listed. The *Affidavit of Claimant* is a legal document. The completed form can be used in court as evidence. You may be required to testify or certify in court to the truth of all statements contained in the *Affidavit of Claimant*.
- **Sign Form:** Sign your name in the space provided, indicating your business phone number, and the date.

### *Special Instructions for forged endorsements:*

- **Payee's Signature:** The payee on the check must sign in the space provided, indicating the date signed. The signature must be notarized.

### *How to complete the Letter of Circumstance:*

- **Circumstances:** Describe any circumstances that may have contributed to the misuse of the instrument(s) described on the form. For example, your checks or identification may have been lost or stolen.
- **Suspect Information:** If you suspect someone of negotiating the instrument(s), you must write his or her name and address in the space provided, if known.
- **Police Report:** Indicate whether a police report was filed. If so, write the name of the agency and the detective's name and phone number, including the area code, in the space provided, and attach a copy of the police report to the *Affidavit of Claimant*.
- **Account Closure:** Indicate whether the affected account was closed.

### *Where to send the Affidavit:*

(Information redacted)



CLAIM NUMBER (for Bank use only):

**Affidavit of Claimant**

CLAIMANT'S NAME (LAST, FIRST, MI) OR BUSINESS NAME	ACCOUNT NUMBER	DATE
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**I declare the following:**

- I did not receive any benefit or value from the proceeds of the item(s) listed on this affidavit, and no proceeds were applied to any use or purpose on my behalf.
- I have not arranged with the person(s) who misused the fraudulent item(s) to be reimbursed from any of the proceeds of the fraudulent item(s).
- I promise to testify or certify to the truth of all applicable statements in this affidavit before any judge, officer of a court, or other person, in any case now pending or which may occur regarding this affidavit.

**I declare under penalty of perjury that the foregoing is correct.**

CLAIMANT'S SIGNATURE (maker):	PHONE NUMBER	DATE:
PRINT CLAIMANT'S NAME:	BUSINESS TITLE OR POSITION	EMAIL ADDRESS (insert if we may use to contact you regarding this claim):

**IF FORGED, MISSING or "NOT ENDORSED AS DRAWN" CLAIM,  
the payee/endorser must sign below (in addition to the claimant)**

**I declare under penalty of perjury that the foregoing is correct.**

PAYEE/ENDORSER'S SIGNATURE	PHONE NUMBER	DATE:
PRINT PAYEE/ENDORSER'S NAME:	BUSINESS TITLE OR POSITION	EMAIL ADDRESS (insert if we may use to contact you regarding this claim):

**To be completed by a Notary Public for Claimant:**

State of \_\_\_\_\_ County of \_\_\_\_\_  
Subscribed and sworn before me this \_\_\_\_\_ day of \_\_\_\_\_, (year) \_\_\_\_\_ By \_\_\_\_\_

SIGNATURE OF CLAIMANT (maker)	PRINT CLAIMANT NAME
NAME OF COMPANY AND TITLE (if applicable)	
Personally known _____ OR Produced _____ as identification	
(SEAL, IF ANY)	
My commission expires _____	NOTARY PUBLIC SIGNATURE

**To be completed by a Notary Public for Payee/Endorser:**

State of \_\_\_\_\_ County of \_\_\_\_\_  
Subscribed and sworn before me this \_\_\_\_\_ day of \_\_\_\_\_, (year) \_\_\_\_\_ By \_\_\_\_\_

SIGNATURE OF PAYEE/ENDORSER	PRINT PAYEE/ENDORSER NAME
NAME OF COMPANY AND TITLE (if applicable)	
Personally known _____ OR Produced _____ as identification	
(SEAL, IF ANY)	
My commission expires _____	NOTARY PUBLIC SIGNATURE



CLAIM NUMBER (for Bank use only):

### Letter of Circumstance

Describe in detail the circumstances of the fraudulent activity and how you became aware of it. For example, consider how someone could have obtained your checks and/or your identification. Was your home or office burglarized? If more space is needed, feel free to attach additional sheets of paper.

[Redacted] \_\_\_\_\_  
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I suspect the following person of having misused the fraudulent item(s) described on the attached Affidavit:

Name: [Redacted] Address: [Redacted]  
City: [Redacted] State: [Redacted] Zip: [Redacted]

Are you willing to prosecute?  Yes  No

Did you file a police report?  Yes (Please include a copy)  No (We may ask you to file one)

Name of law enforcement agency: [Redacted] Case Number: [Redacted]

Detective's name: [Redacted] Phone Number: ( [Redacted] ) [Redacted]

Did you close the affected account?  Yes  No

Since it is possible your checks have been copied, or other fraudulent items bearing your account name and number may appear in the future, we strongly recommend you close the affected account if you have not already done so. If you choose not to close your account, you may suffer subsequent losses on the account due to forgery or other fraud.

I declare under penalty of perjury that the foregoing is correct. Sign and date this letter and mail it with the Affidavit of Claimant.

\_\_\_\_\_  
SIGNATURE

[Redacted]  
DATE

**Ordering Supplies:**

Additional endorsement stamps are to be ordered through Bank of America. For any questions about how to order them, please contact your Client Services Advisor, (*Information redacted*)

Check orders and deposit tickets are to be ordered directly through (*Information redacted*) at the NYS OTDA Contract Monitoring Unit.

(*Information redacted*)

## CashPro Online

CashPro Online is an electronic banking system that allows you to review, adjust and reconcile your bank account on-line. It has Service Guides and help information for each service that is offered. Service Guides and help information are available to all users and can be accessed by going to the Support Tab at the top of each CashPro page. The guides will provide step-by-step instructions on how to use the services requested.

**CashPro has a Technical Support Group. They are available Monday through Friday, 7:00 AM ET to 8:00 PM ET. They can be reached at *(Information redacted)*.**

### Obtaining Access:

You can obtain access to CashPro Online by contacting your System Administrator, *(Information redacted)*, at *(Information redacted)*

Access privileges will be granted based upon the OTDA's policies and procedures. Therefore, the System Administrator grants access to only those modules for which a specific user may be entitled by policy.

### Signing-On:

As a new CashPro Online User, you are issued a temporary CashPro Online password. Use this password to complete the steps below

#### **To sign on to CashPro Online:**

1. Go to **Assets** home page and click on the Quick Link for Banking
2. In the **Company ID** field, enter your company ID.
3. In the **User ID** field, enter your user ID.
4. In the **Password** field enter the temporary password issued to you.
5. Click **Login**. The **Accept the Online Privacy Policy** screen appears. Read the policy, and if necessary print it.
6. Click **Accept**. The **Create Your new Password** screen appears.

## **Establishing Passwords:**

### **To create a new password for CashPro Online:**

1. From the **Create Your New Password** Screen, in the New Password field, enter your new password.
  - Must contain at least eight characters.
  - Must contain at least one alpha and one numeric character.
  - Cannot be identical to any of your previous eight passwords.
  - Cannot contain any spaces or special characters such as #, \*, &, @,
2. In the **Retype New Password** field, re-enter your new password
3. Click **Next**. The **Set up Your New Challenge Questions** screen appears.

### **Setting Up Your Challenge Questions:**

1. From the **Setup Your Challenge Questions** screen, select a challenge question from the first Challenge Questions drop-down menu.
2. In the blank **Answer** field next to the question type an answer that you can easily remember.
3. Repeat steps 1-2 until you have completed all six challenge questions.
4. Click **Next**. The **Verify Your Email Address** screen appears.

### **Verifying Your Email Address:**

5. From your **Verify Your Email Address** screen, in the Email address field, enter your email address.
6. In the **Confirm address** field, re-enter your email address.
7. Click **Next**. A confirmation message appears stating the validation code has been sent to the email address you entered.
8. The next time you log into CashPro, you will be required to enter the validation code.

## **Password Resets:**

If you need to reset your password you will need to contact your CashPro Administrator (*Information redacted*).

## CashPro Modules

Listed below is a description of those CashPro modules which you may need to use.

Account Transfers (Payments)

Information Reporting (Reporting)-previously known as Legacy IR

Image Access Inquiry (Reporting)

**Check Management** is a new product which provides a single, consolidated way to access CashPro Online check products, including: **Positive Pay, Stop Payments, Paid Item Inquiry and Reconciliation.**

To access **Check Management** complete the following:

1. Go to **CashPro Online**
2. Click **Payments** and choose **Check Management**
3. **Check Management** landing page displays (see below)

*(Information redacted)*

To navigate to **Positive Pay** complete the following:

1. Click **Payments** and choose **Check Management**
2. Click **Positive Pay**

*(Information redacted)*

To navigate to **Stop Payments** complete the following:

1. Click **Payments** and choose **Check Management**
2. Click **Stop Payments**

*(Information redacted)*

To navigate to **Inquiry** complete the following:

1. Click **Payments** and choose **Check Management**
2. Click **Inquiry**
3. There are following choices under **Inquiry**:
  - Select **Checks** from the **Inquiry Type** drop-down menu
  - Select **Positive Pay** from the **Inquiry Type** drop-down menu
  - Select **Reconciliation** from the **Inquiry Type** drop-down menu
  - Select **Stop Payment** from the **Inquiry Type** drop-down menu

*(Information redacted)*

To navigate to **Reconciliation** complete the following:

1. Click **Payments** and choose **Check Management**
2. Click **Reconciliation**

*(Information redacted)*

## **Payments:**

CashPro Payments allows a client to initiate, control and manage their payments on line using the following applications:

1. **Inquiry** - Search and view image of paid items by amount/amount range, by check number/check number range, or by paid date/paid date range. Up to 200 items can be returned in a single inquiry. A calendar is provided to assist users in selecting their paid date range. Search up to 12 months. To get help regarding this process you can use HELP hyperlink located in the upper right hand corner once you are in the Inquiry.
2. **Positive Pay** - View images of positive pay exception items and notify the Bank of decision to pay or return items. For further information, please refer to the Account Reconciliation portion of this manual. To get help regarding this process you can use HELP hyperlink located in the upper right hand corner once you are in the Positive Pay.
3. **Reconciliation** - View account reconciliation statements; submit check issue information for items not in the original transmission file; add and cancel issues. To get help regarding this process, you can use HELP hyperlink located in the upper right hand corner once you are in the Reconciliation.
4. **Stop Payments** - Place, cancel and search (60-day history) for stop payments on accounts. To get help regarding this process, you can access HELP hyperlink located in the upper right hand corner once in the Stop Payments.
5. **Payments Initiation** – Payments Initiation is a service of Payments Services. It allows you to initiate US dollar wire transactions. A wire transaction is the electronic transmission of funds from your Bank of America account to a beneficiary's account. Within this module, the OTDA has established repetitive wire templates for your use. To get help regarding this process, you can access HELP hyperlink located in the upper right hand corner once in the Payments Initiation.
6. **Accounts Transfer** – Account Transfer service allows you to transfer funds between your accounts at Bank of America on the same day in a real time environment. In addition, you can schedule transfers up to 31 calendar days in advance. Account Transfer also allows you to approve or delete transfers and to search for a specific transfer dating back 35 calendar days. To get help regarding this process, you can access HELP hyperlink located in the upper right hand corner once in the Account Transfer.
7. **ACH Initiation**- You can perform a wide variety of ACH transactions online. For efficiency and reliability, many customers use this payables solution to handle routine transactions. This innovative service simplifies business with your customers and trading partners. It's the simple, cost-effective way to gain greater control over your ACH activity. To get help regarding this process, you can access HELP hyperlink located in the upper right hand corner once in the ACH Initiation.

## Reporting:

The Reporting module provides information reporting services that help clients manage their accounts but also includes online statement and reports.

### **Information Reporting –Previously known as Legacy IR-**

- **Dashboard Tab** consists of up to four portlets that can be added, removed, or customized.
- **Research Tab** is a tool that allows you to search for transactions
- **Reports Tab** consists of previous day and current day reports.
  - **Previous Day** – With the CashPro Previous Day Information Reporting service, clients are able to access account balances, transaction summaries and transaction detail information on a next day basis. For balances and summaries, information provided includes balances such as the closing ledger balance, opening ledger balance, collected/closing balance, opening available balance as well as various transaction summaries. Clients can access their information up to 60 days.

Previous day reporting can include the following information: previous day ledger balance, opening ledger balance, collected/closing ledger balance, average closing ledger balance M-T-D, opening available balance, collected balance, average collected balance M-T-D, 1-day float, 2+-day float, total credits and total debits. To get help regarding this process, you can access HELP hyperlink located in the upper right hand corner once in the Information Reporting.

- **Statements Tab** you can search and view statements
  - **Statements** – Gives clients a timely and accurate picture of their Bank of America accounts including DDA Statements. To pull the reports you will go to the Statement tab within the Information Reporting module. For a sample of reports, see the Account Reconciliation portion of this manual. To get help regarding this process, you can access HELP hyperlink located in the upper right hand corner once in the Statements.

*(Information Redacted)*

**Image Access Inquiry** - Image Access allows you to view photographic images of paper debits, credits, deposited items and return items. To get help regarding this process, you can access HELP hyperlink located in the upper right hand corner once in the Image Access.

**CashPro University:**

An online campus focused on learning. This innovative site features training workshops, video demonstrations and reference materials.

From the Home page you may find CashPro University in the upper right hand corner or through the Support Tab at the top of the Home Page.

## Account Reconciliation Services

An accurate and timely reconciliation is essential for the management of your bank account. Bank of America's Account Reconciliation Programs (ARP) is an automated service capable of meeting your disbursement needs. The ARP service expedites checking account reconciliation through automatic balancing of items posted to your account and provides full detail on your paid and outstanding check data in a timely manner.

Bank of America's account reconciliation services are designed to perform many of these burdensome procedures with greater speed and accuracy, thereby reducing clerical costs and increasing overall control and productivity.

The Bank's account reconciliation services provide you with the following benefits:

- Reduced time and expense in reconciling your accounts,
- Reconciliation completed on-time to meet accounting schedules,
- Integrated accounting and reconciliation functions into your daily workflow with online access to the reconciliation database.

The following pages provide sample reports and descriptions of the reports that Bank of America will provide for account reconciliation. They include our Statement of Reconciliation (recaps posted items /stop payment), Analysis Statement (reflects average account balances, interest earnings and service charges – see Guide on to reading your Analysis Statement at the end of the manual) and Monthly Account Statement.

### **Statement of Reconciliation-Sample**

*(Information Redacted)*

*(Information Redacted)*

*(Information Redacted)*

**Stop Payment Report:**

Column 1 – 4 = Stop payment then check number

Column 2 – Check amount

Column 3 – stop date

Column 4 – issue date

Column 5 – Payee identification information

- **To sort the stop payment report for stale dated checks follow the instructions located in Appendix A**

*(Information Redacted)*

**Certification – Consolidated Report**

- A. Check number – Column 1
- B. Dollar Amount of Check – Column 2
- C. Date Issued – Column 3
- D. Date Paid – Column 4
- E. Code – Column 6 – indicates if check has been stopped or canceled in current month
- F. Bottom of page – explanation of special codes
- G. Account Name
- H. Account Number
- I. Date
- J. Page Number

*(Information Redacted)*

**Consolidated Report** – Indicates items paid, outstanding (unpaid), and voided.

- A. Column 1 – Code indicating status of check
- B. Column 2 – Check Number
- C. Column 3 – Dollar Amount
- D. Column 4 – Date Issued
- E. Column 5 – Bank Reference Number
- F. Column 6 – Payee Identification – if provided by client
- G. Bottom of Page – Indicates type of report, explanation codes.

*(Information Redacted)*

**Top of Report indicates which type of report, Bank of America, Account Number, Account Name, Date and Page**

**UNPAID ONLY REPORT**

- A. Column 1 – Code for checks
- B. Column 2 – Check Number
- C. Column 3 – Check Amount Paid O/S
- D. Column 3 – Paid Date
- E. Column 4 – Reference Number
- F. Column 5 – Date Issued
- G. Column 6 – Description Comments

**Bottom of the report explains which type of report and explanation of codes.**

*(Information Redacted)*

**Top of the page – Indicates what type of report, Name of Bank, Div No. Account Number, Customer Name, Date and Page.**

- A. Column 1 – Code
- B. Column 2 – Check Number
- C. Column 3 – Check Amount
- D. Column 4 – Date Paid
- E. Column 5 – Reference Number
- F. Column 6 – Date Issued
- G. Column 7 – Description Comments

**Bottom of page – Type of Report: Explanation of Codes**

**Analysis Report- Sample**

*(Information Redacted)*

*(Information Redacted)*

## **Reading Your Analysis Statement**

The Bank of America analysis statement is designed to efficiently meet your account information needs. To better understand this analysis statement, please review the headings and examples in this guide.

If you have any questions, contact your Bank of America account representative.

### **Basic Account Information**

4. **Account Number**  
This indicates your checking account product name and account number or your analysis Group Summary Number.
5. **Analysis Account Information**  
It shows the calendar month being analyzed, the settlement frequency and corresponding settlement date and the settlement type.

### **Balance Summary Information**

6. **Average Positive Ledger Balance**  
The positive ledger balances for each day of the calendar month are totaled and divided by the actual number of days in the month.
7. **Average Ledger Balance**  
It displays the average of all positive and negative or over drawn ledger balances during the calendar month.
8. **Average Float**  
It shows the average daily dollar amount of items in the process of collection during the calendar month.
9. **Average Collected Balance**  
It denotes of Average Ledger Balance less Average Float.
10. **Average Negative Collected Balance**  
The negative or overdrawn collected balances for each day of the calendar month are totaled by the actual number of days in the month. This figure is used to calculate the Collected Overdraft Interest Charge.
11. **Average Positive Collected Balance**  
The positive collected balances for each day of the calendar month are totaled and divided by the actual number of days in the month. This figure, less Reserves, is equal to the Available Balance for Earnings Credit.
12. **Reserves**  
This indicates the portion of your balances that is maintained with the Federal Reserve. Reserves are calculated using the Average Positive Collected Balance multiplied by the current reserve rate.
13. **Available Balance for Earnings Credit**  
Denotes the Average Positive Collected Balance less Reserves. This figure is used to calculate the monthly payment.

## **Earnings on Available Balance**

### 14. Available Balance Required

This figure is calculated by multiplying the Total Service Charges by the Current Month's multiple to show the balances required to support Total Service Charges. Available balances required to support each service charge are listed in the Service section Balance Required column.

### 15. Net Available Balance

It shows the Available Balance for Earnings Credit less the Available Balance Required. A positive figure represents excess balances; a negative figure indicates additional balances required to compensate for service charges.

### 16. Required Reserves on Net Available Balance Denotes reserves that would have been required on the additional balances needed to fully compensate for service charges. (Deficit Collected Balance x Current Reserve Rate)

### 17. Deficit Collected Balance

Indicates the additional balances that would have been required to fully compensate for account activity during the current month when the Net Available Balance is negative. This amount includes the reserve requirement for those additional balances. (Net Available Balance [1 -Current Reserve Rate])

## **Earnings Credit Summary Information**

### 18. Available Balance for Earnings Credit

This balance was calculated in the Balance Summary column and is repeated here for Earnings Credit Summary information.

### 19. Earnings on Available Balance

This denotes the current month's earnings credit based on the Available Balance for Earnings Credit. (Available Balance for Earnings Credit x Earnings Credit Rate x Number of Days in Month/365)

### 20. Total Service Charges

It displays the total of all charges for services rendered during the calendar month. This figure and the Earnings on Available Balance are netted to determine the Excess Allowance or Deficit.

### 21. Excess Allowance or Deficit

- Excess Allowance occurs when the Earnings on Available Balance exceeds the Total Service Charges.
- Deficit occurs when the Total Service Charges exceed the Earnings on Available Balance.

### 22. Period to Date Excess Allowance or Deficit

Shows excess position or cumulative amount due for the current settlement period.

### 23. Current Period Service Charge

It indicates the amount due (if any) for the current settlement period.

- When it is not a settlement month, this amount will be 0.00
- If an account in a group is debited for service charges, the account to be charged will be displayed.
- If the group or single account is invoiced for service charges, the invoice number will be displayed.

## Services

21. Current Month's Earnings Credit Rate  
This rate is applied to the Available Balance for Earnings Credit to calculate the value of that balance during the current month.
22. Current Month's Multiple  
The Current Month's Multiple is the amount of available balance required to support \$1.00 of service charges.  $1/\text{Earnings Credit Rate} \times \text{Number of Days in Month}/365$
23. Service  
Lists the services used during the current analysis month. Services are grouped according to their product family.
24. Number of Units  
Shows the total number of units used for each service.
25. Unit Price  
It displays the per-unit charge for the service.
26. Service Charge  
Shows the total charge to the customer for each service provided.  $(\text{Number of Units} \times \text{Unit Price})$
27. Balance Required  
This provides the amount of Available Balance Required to offset the calculated charge for the service. The Current Month's Multiple is used to calculate the Balance Required.  $(\text{Current Month's Multiple} \times \text{Service Charge})$
28. Collected Overdraft Interest Charge  
The charge for collected overdraft interest  $(\text{Average Negative Collected Balance} \times \text{Collected Overdraft Interest Rate} \times \text{Number of Days in Month}/360)$  for some accounts, this will be an explicit charge.
29. Collected Overdraft Interest Rate  
This rate is used to calculate the Collected Overdraft Interest Charge, which is based on your average negative collected balance. The rate on your account may vary and, at our discretion, we may change this rate at any time. When determining this rate, Bank of America considers a number of factors and generally bases this rate on our average Prime Rate for the effective month plus a margin. The margin may change from time to time.
30. FDIC Assessment  
The FDIC fee and Financing Corporation (FICO) assessment, when applicable, is based upon an account's Ledger Balance on the last day of the month. The FDIC assessment may include deposit insurance, FICO assessments and other charges provided by law. This pass-through charge can be offset with earnings credits on eligible collected balances.
31. Total Service Charges  
It denotes total of all charges for services rendered during the current calendar month.

**Monthly Account Statement – Sample**

*(Information Redacted)*

*(Information Redacted)*

## Positive Pay

Positive Pay is an important check fraud control measure that is an integral part of the Full Account Reconciliation (ARP) service. This feature of the Full ARP service is designed to enhance the security of check disbursement because it allows us to confirm before finally cashing or otherwise paying a check that you have in fact issued.

Positive Pay is a service of the Payment Service on CashPro. It allows you to quickly and easily manage payments activity and reduce the risk of check fraud. Check issue information is provided to Bank of America electronically. As checks are presented for payment, Positive Pay compares each paid item against those that were issued. Checks that do not reconcile with the issue information are listed as exception items on Positive Pay exception reports.

In order to combat potential fraud, it is critical for you to review your exceptions **daily**. The deadline for entering your Positive Pay exception decisions is **2:00 pm ET**. Failure to decision your exceptions by the deadline will result in non-payment of the issue.

### **Reviewing Paid No Issue Exceptions**

1. Click on the **Payments** module.
2. Click on **Check Management** to View Today's Exceptions
3. To view any of the images click on check number.
4. Click **Choose an Action using drop down: either Pay or Return - Fraud**.
5. Click Continue button at the bottom of the page.
6. Click Submit button at the bottom of the page.
7. To return to the Payments Services main menu, click either Payments and Check Management Link under the Payments in the header page.

*(Information Redacted)*

## **Adding Manual Checks**

**You must be authorized by your system administrator to add issues/manual checks.**

### **To Add Manual Checks:**

1. From any CashPro screen, click **Payments** in the top menu bar and click **Check Management** .
2. Click **Add an Issue** from the **Action** drop-down menu within the **Reconciliation** table.
3. Select the desired **Account** from the drop-down menu.
4. Enter the check number, amount, payee and issue date into the field.
5. Review the desired pending issue.
6. Click **Submit**. The issue is initiated and the record appears below the entry fields. Additionally the following occurs:
  - a. **Transaction Status** – The transaction box displays a message that the add issue request was initiated.
  - b. **Activity Status** – The Activity Status field in the new issue record displays Pending Approval if approval is required or Pending Release if approval is not required.
  - c. **Notification** – Notification of the issue pending approval or release appears on the Payment Service Notification screen.
7. The next step is to review and approve the issue. You can also delete added issues or cancel the issue.

*(Information Redacted)*

## **Manual Checks**

You must be authorized by your system administrator to submit pending issues

### **To Submit Manual Checks:**

1. From CashPro screen, click **Payments** in the top menu bar and choose **Check Management**.
2. Click **Reconciliation** and to view the transaction details, click the expand icon (+)
3. Select the desired action from the **Choose Action** drop-down menu.
4. Click **Continue**. The Review pending issues - Reconciliation screen displays.
5. Review the selections and click **Submit**. A confirmation message will be displayed.

## **Cancelling Manual Checks**

You can cancel issues from the check issuance information. You can also delete issue cancelations. You must be authorized by your system administrator to initiate or delete issue cancelations.

### **To Initiate Manual Check Cancellations:**

1. From any CashPro screen, click **Payments** in the top menu bar and choose **Check Management**.
2. Click **Reconciliation**.
3. Click **Cancel Issue - Single** from the **Action** drop-down menu.
4. Select the desired **Account** from the drop-down menu.
5. Enter the desired **Check Number, Amount, Issue Date**
6. Click **Continue**
7. The next step is to approve the issue cancelation (if approval is required) by clicking **Submit**.

## Stop Payments

Follow the procedure below to initiate a stop payment on an item. To determine whether Bank of America accepted the stop payment, view today's stop payment confirmations.

Note that it takes 24 hours for a stop payment to become effective, so it is critical to wait 24 hours before the replacement check is issued.

### Placing Stop Payments

**You can request to stop payment on the check that has not been paid yet.**

**To place stop payments please follow the steps below:**

1. From any CashPro screen, click **Payments** in the top menu bar and choose **Check Management**.
2. Click **Stop Payments**. The Stop Payment screen appears.
3. Select **Place Stop** from the **Action** drop-down menu.
4. Select the desired **Account, Check Number, Amount and Payee Information**.
5. Select the **Duration** from the drop-down menu.
6. Select a reason from the **Reason** drop-down menu.
7. Enter any additional information about the stop payment into the **Memo** field. This information is for your use only and is not sent to the Bank.
8. Select the duration of the stop payment:
  - 6 months
  - 12 months
  - 18 months
  - 24 months
  - 36 months (**Recommended Choice**)
  - None selected - If you choose **Non Selected** the system defaults to 12 months
9. Click **Submit**. A Transaction Status box appears.
10. The stop payment that you initiate appears on this screen only as long as you are viewing the screen.
11. To determine whether Bank of America accepted the stop payment, click **View Today's Stop Payment Confirmations**. You will be notified if the stop payment was confirmed or rejected. If the Stop Place Rejected, Paid Item found for account, amount, and check# message appears, then the item has already has been paid within either the past 60 or 90 days.
12. Please wait 24 hours after placing a stop on a check before reissuing another check.

## Canceling Stop Payments

If you have not yet released a stop payment to Bank of America for processing, you can delete the stop payment. If you have already released the stop payment, you can cancel the stop payment. Canceling a stop payment reauthorizes Bank of America to pay the item.

### **To Cancel a Stop Payment:**

1. Stop Payment is a service of Payment Services. From any CashPro screen, click **Payments** in the top menu bar or click **Services** under Payment heading on the CashPro home page. The Payment Services screen appears.
2. Click **Cancel Stop Payment** within the Stop Payment Table. The Cancel Stop Payment Screen appears.
3. Enter the check serial number into the Check # field. This information is required.
4. Enter the amount of the check into the Amount field. Do not use the dollar (\$) sign. This information is required.
5. Enter any additional information about the stop payment into **Memo** field. This information is for your information only and is not sent to the Bank.
6. Click **Submit**. A Transaction Status box appears. Release is required.
7. The cancelation that you initiated appears on this screen only as long as you are viewing the screen.
  - a. Scroll to the stop payment cancelations in the lower part of the screen. For each cancelation that you want to release, select the checkbox in the **Mark for Action** column. To select all cancelations, click **Mark All**.
  - b. Select **Release from the Action** drop down list and click **Execute**. The selected cancelations are released to Bank of America for processing.
  - c. To determine whether Bank of America accepted the stop payment cancelation, click **View Today's Stop Payment Confirmations**. You can view this confirmation within CashPro for 7 calendar days.

## Approving Stop Payments and Cancelations

In order for the stop payment or the cancelation to take place you need to approve the transactions.

### **To Approve a Stop Payment or Cancellation:**

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1. From CashPro screen, click **Payments** in the top menu bar or click **Services** under the Payment heading on CashPro home page. The Payment Service Screen appears.
2. Click **Approve Pending Stop Payment Transactions** within the Stop Payment table. The Approve Pending Stop Payment Transactions screen appears.
3. Select the transaction(s) that you want to approve by clicking **Mark for Action** check box. You can select all the transactions by clicking **Mark All**.
4. Select **Approve** from the drop-down menu and click **Execute**. The approved transactions are removed from the screen. A Transaction Status box displays a message stating that the transaction was approved and that the release is required.

### **Viewing Today's Stop Payment Confirmations**

Confirmations are notices that you receive from CashPro that provide status on complete transactions. They are provided within several minutes after the transaction is released. You can view all today's confirmations.

Confirmations appear on the View Today's Stop Payment Confirmations screen for current day only. After the current day, they appear on the View Stop Payment Confirmation History screen.

**Note:** It is important to view confirmations to validate that the transaction is complete.

#### **To View Current Day Confirmations:**

1. From any CashPro screen, click **Payments** in the top menu bar or click **Services** under the Payment heading on CashPro home page. The Payment Services Screen appears.
2. Click **View Today's Stop Payment Confirmations** within the Stop Payments table. The View Today's Stop Payment Confirmation screen appears.

## Global Payments: Wire Transfers

Your System Administrator must entitle an individual to create Wire Transfers of funds from your account. As an additional control procedure, the transaction will require two (2) approvals. One approval can be accomplished by the creator. Subsequent to the second approval, the transaction will be automatically released. The wire transfer activity for each local district will be limited to template based wire transfers only. A template based transaction is a recurring transaction created from a wire transfer template. These templates have been established for you *in* advance by the OTDA.

Global Payments allows you to create same day wire transactions, and to future date wire transactions up to 365 calendar days. Note: A wire transfer with a prior value date cannot be approved. The value date is the date on which the funds are to be disbursed.

### Creating Template Based Wire Transfers

#### To Create a Template Based Wire Transfer:

1. From any CashPro screen, click **Payments** in the top menu bar and select Global Payments. The Payments Input screen appears.

*(Information Redacted)*

2. Enter the criteria to search for the template on which you want to base the transaction:
  - To limit the search results by template name, type the template name or the first few letters of the template name in the Template Name field. (Note: Template Names are your County Name.)
  - To limit the search results by beneficiary ID number, type the number in the Beneficiary ID field.
  - To limit the search results by beneficiary bank ID number, type the number in the Beneficiary Bank ID field.
3. If the required template matches your search criteria click on the template code hyperlink to create template based US Dollar Wire.
4. Review the create template based US Dollar Wire screen.
  - The payment amount is the amount of the wire transaction.
  - The value date is the date that you want the payment to be sent to the beneficiary. Use MM/DD/YYYY format. The Value Date can be the current business day or any valid business

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day up to 365 calendar days in the future. The default Value Date is the current business day, so long as you are initiating the wire before 4:30 pm CT. If the time is after 4:30pm CT, the default date is the next business day. You can modify the transaction until that date.

- The Senders Reference number can be any internal reference word or number.
- The Beneficiary Information can be any message that you want to send to the beneficiary.

5. Click **Continue**. The Next Options screen appears.

Review the information about the wire transaction and then click submit.

7. **Submit**: Click this button to save the wire transaction for approval by another entitled user. A confirmation screen appears.

## **Approving Template Based Wire Transfers**

The template based Wire Transfers cannot be released for processing by Bank of America until they have been properly approved by two (2) authorized users.

### **To Approve a Template Based Wire Transfer:**

1. You may approve the Wire Transfer if authorized by your System Administrator.
2. Persons authorized to create a Template based Wire Transfer are also authorized to approve the Wire Transfer.
3. From any CashPro screen, click **Payments** in the top menu bar and select Global Payments.
4. Click **Approvals** and the payments pending approval will open.

*(Information Redacted)*

5. Complete one of the following:
  - **Approve** selected payments(s) – select **Approve** from the **Choose an Action** drop-down menu located in the row of each payment to be approved.

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- **Approve** all payments – select **Approve All** from the **Choose an Action** drop-down menu located in the header row.
6. The list of selected payments displays after clicking **Continue**.
  7. **Review** selected items for accuracy and when confirmed click **Submit**.
    - A message displays indicating that the payments(s) have been submitted
  8. If you are the second or final approver the token validation screen will appear requesting that you input your token code for the wire to be approved and automatically released.

## Reporting

### Online Statements and Reports

Through the **Reporting** module, you will be able to access those reports requested by the OTDA on your behalf. Some of these reports include:

- **Account Analysis**  
This monthly report provides a summary of the average monthly ledger and collected balance, unit volumes, unit charges, earnings credit summary and service charges for your account.
- **AR Consolidated**  
Described in the Account Reconciliation section of this Manual, this daily report lists all checks, regardless of status, including paid, reconciled, stopped, canceled and outstanding.
- **Account Statement**  
This Statement lists all activity for your checking account and is generated monthly.
- **Stop Payment**  
This report will provide a listing of all checks that have had a stop placed on them for the past 12 months. This report will include the stale dated checks that have had stops placed on them. “Note see Appendix A for instructions to sort stale dated checks.”

### **To Access Your Online Statements/Reports:**

1. From any CashPro screen, hover over **Reporting** in the top menu bar. A drop down box appears.
2. Select **Information Reporting**.
3. On Information Reporting module select the **Statements** tab.

4. Select the date range of the statement or report that you want to view from the Date range Calendars. You can view up to 18 months of statements or reports that were issued.  
**Note: Not all statements/reports will generate 18 months of history.**
5. Select the checkbox of statement or report that you want to view from the available statements.
6. Select the checkbox from the available accounts.
7. Scroll to the bottom of the screen and click on the Search button.
8. Your statements/reports will generate.
9. Select one of the following options from the Format Option drop-down list:
  - HTML
  - PDF
  - TXT
  - CSV
10. To open the report select the checkbox of the statement/report then select run or click on the statement/report hyperlink

You will find Image access under the Reporting tab, this will allow you to view photographic images of paper debits, credits, deposited items and return items.

### **Inquiring Debits**

You can search for and select the debits that you want to view online. The search can return a maximum of 250 items matching your search criteria. If more than 250 items match your search criteria, no items are displayed and you must narrow your search.

#### **To Search Online for a Debit:**

1. From any CashPro, click **Reporting** in the top menu bar. Then click on **Image Access Inquiry**. "Debits" is the default in the Type drop-down list.
2. To indicate the date range, to one of the following:
  - Select a predefined date from the Posted Date drop-down list,
  - Select from and to date range using the calendar option,
  - Type the posted date of the item that you want to view in the left Posted Date field, using the MM/DD/YYYY format. To view a range of items, type the earliest posted date in the left Posted Date field and the latest posted date in the right Posted Date field. The posted date range cannot exceed increments of 365 calendar days.**Note:** Selecting smaller date ranges will reduce the wait time for results.
3. To narrow your search to a range of check numbers, type the lowest check serial number in the left Check # field, and the highest check serial number in the right Check # field.

4. To narrow your search to an amount range, type the lowest amount in the left Amount field and the highest amount in the right Amount field.
5. To narrow your search to a specific bank reference number, type the bank reference number in the Bank Reference # field.
6. Click **Search**. The Debits Image Search Results screen appears, displaying the items that match the criteria you specified.
  - The search can return a maximum of 250 items. A maximum of 10 items per page are displayed. To navigate to additional pages of return items matching your search, click on the page number you wish to view or click **next** or **previous** in the upper right hand corner or lower right hand corner of the Debits Image Search Results screen.
7. Locate the item you want to view. The entry in the Image column indicates where the image can be viewed.
  - **View Image** – the image is available online with immediate access. Click **View Image**.
  - **Request Image from archive** – The image is available online from the tape archive. Images go to tape after 6 months. To select the images you wish to view from tape, select the check box next to the item, and click **Request Archive Image**. You may request up to 30 images from tape in a single request.

### **Inquiring Credits and Deposited Items**

A credit is any receipt deposited into your account. A deposited item is a check that was deposited into your account. You can search for and select credits and associated items that you want to view online. The search can return a maximum of 250 credits matching your search criteria.

**Note:** There is no limit to the number of associated deposited items matching your search criteria that can be displayed.

#### **To Search Online for a Credit:**

1. From any CashPro screen, click **Reporting** in the top menu bar. Then click on **Image Access Inquiry**.
2. Select **Credits** from the Type drop-down menu.
3. To indicate the date range, do one of the following:
  - Select a pre-defined date from the Posted Date drop-down list,
  - Select from and to date range using the calendar option,
  - Type the posted date of the item that you want to view in the left Posted Date field, using the MM/DD/YYYY format. To view a range of items, type the earliest posted date in the left Posted Date field and the latest posted date in the right Posted Date field. The posted date range cannot exceed increments of 365 calendar days.

**Note:** Selecting smaller date ranges will reduce the wait time for results.
4. To narrow your search to an amount range, type the lowest amount in the left Amount field, and the highest amount in the right Amount field.

5. Click **Search**. The Credits Image Search Results screen appears, displaying the items that match the criteria you specified. The search can return a maximum of 250 items. A maximum of 10 items per page are displayed.
6. Locate the row containing the item you want to view. The entry in the Image column indicates if and where the image can be viewed.
7. To narrow your search to a check number, type the check number you wish to locate in the Check # field.
8. To narrow your search to an amount range, type the lowest amount in the left Amount field and the highest amount in the right Amount Field.
9. Click **Apply Filter**. The associated deposit items matching your search criteria appear.
10. To redisplay all associated deposit items, delete the information you typed into the fields and click **Apply Filter**. The complete list of associated deposited items appears.

## **Inquiring Return Items**

A return is an item that was deposited into your account and then returned for reasons listed below. You can search for and select the return items that you want to view online. The search can return a maximum of 250 return items matching your criteria. If more than 250 return items match your criteria, no items are displayed and you must narrow your search.

### **Reasons for Returns:**

- **Insufficient Funds** - not enough funds in account to cover check amount.
- **Stop Payment** – stop payment placed on check by payor.
- **Closed Account.**
- **Refer to Maker** – Bank marks checks for this reason to indicate to the depositing entity to check with the person who made the check why the check was returned as the payors bank was given instructions to return the item.

### **To Search Online for a Return Item:**

1. From any CashPro screen, click **Reporting** in the top menu bar. Then click on **Image Access Inquiry**.
2. Select **Returns** from the Type drop-down menu.
2. To indicate the date range, do one of the following:
  - Select a predefined date from the Posted Date drop-down list,
  - Select a from and to date range using the calendar option,
  - Type the posted date of the item that you want to view in the left Posted Date field, using the MM/DD/YYYY format. To view a range of items, type the earliest posted date in the left Posted Date field and the latest posted date in the right Posted Date field. The posted date range cannot exceed increments of 365 calendar days.

**Note:** Selecting smaller date ranges will reduce the wait time for results.

3. To narrow your search to an amount range, type the lowest amount in the left Amount field, and the highest amount in the right Amount field.
4. Click **Search**. The Returns Image Search Results screen appears, displaying the items that match the criteria you specified. The search can return a maximum of 250 items. A maximum of 10 items per page are displayed.
5. Locate the row containing the item you want to view. The entry in the Image column indicates if and where the image can be viewed.
6. To narrow your search to a check number, type the check number you wish to locate in the Check # field.
7. To narrow your search to an amount range, type the lowest amount in the left Amount field and the highest amount in the right Amount Field.
8. Click **Apply Filter**. The associated deposit items matching your search criteria appear.
9. To redisplay all associated deposit items, delete the information you typed into the fields and click **Apply Filter**. The complete list of associated deposited items appears.

## Glossary of Terms

<b>Term</b>	<b>Definition</b>
<b>Account Number</b>	A unique sequence of numbers assigned to an account when a commercial or corporate customer opens any type of banking service account. This number identifies the owner of the account.
<b>Account Reconciliation Process</b>	A Bank of America service that is designed to reconcile disbursement accounts for commercial and corporate customers as well as internal and official checking accounts. Includes fraud reduction services (e.g., Positive Pay).
<b>Automated Clearing House (ACH)</b>	A computerized facility that electronically processes inter-bank credits and debits among member financial institutions like the bank to avoid the use of paper documents.
<b>CashPro</b>	An integrated, Web-based transaction and information network that provides large corporate and middle-market companies with easy access to a variety of banking services including U.S. dollar and international payments, receipts, treasury management and trade finance.
<b>Check Image</b>	A check image is a digital representation of all or part of a physical check, including any associated parameters required to interpret the digital representation.
<b>Cycle</b>	A period of time during which a set of events is completed, or a set of operations that is repeated regularly in the same sequence, possibly with some variations in each repetition, is completed.
<b>Cycle Code</b>	A code given to an account number so that statements will drop or cut off at a certain time.
<b>DDA – Demand Deposit Account</b>	Account from which deposited funds are payable on demand or a deposit issued with an original maturity or required notice period of less than a minimum number of days set by regulation. Checking accounts are the most common type of demand deposit accounts.
<b>Encryption</b>	A procedure that renders the contents of a message or file scrambled or unintelligible to anyone not authorized to read it.
<b>Endorsement</b>	The signature or name written on the back of a negotiable instrument, or an accompanying power, that legally transfers the rights of the instrument to the endorser. The signer must have the legal right to transfer the instrument if the endorsement is to be valid.
<b>Exception Item</b>	An item that cannot be paid against the customer's account for one reason or another (e.g., stop payment, closed account, hold code, insufficient funds).
<b>MICR - Magnetic Ink Character Recognition</b>	System used in producing the line of machine-readable numbers, or 'MICR line', encoded on checks.
<b>Payee</b>	Person receiving payment through a check, bill, money order, promissory note, credit card, cash or other payment method.
<b>Positive Pay</b>	Service that helps to reduce the risk of check fraud. Using CashPro Positive Pay, our Web-based fraud control service, clients can make rapid, well-informed decisions about suspect check activity, with early morning information reporting of exception items and user-defined controls.
<b>Routing Transit Number</b>	The nine-digit number at the bottom left corner of a check that describes the Federal Reserve region from which the item originates.
<b>Stale Dated Checks</b>	An instrument bearing a date 180 days or more in the past, prior to its presentation. The Uniform Commercial Code states that banks are not required to honor checks that are 180 days old or older.

# Appendix A

## Stop Payment Report-Stale/Stop

### Instructions for sorting stale dated checks

By using the export function within the Online Statement and Report service the stop payment data can be exported in a CSV format which is compatible with Excel. The following procedures are for Microsoft Excel 2007.

1. Within the Online Statement and Report Module select the Statement/Report Type.
  - Select Statement/Report Type = "AR Stop Payments"
  - Select Date of Recon Period
  - Select Format Options – CSV
  - Delivery Option should update and equal "Export"
  - Click **GO**
2. Downloading File (this function may take a few minutes depending on the file size)
  - Select Open (File will open in Excel)
  - Save as: "stale report- recon period. Save to your system or network
  - Save as Microsoft Office Excel Workbook
3. Highlight entire workbook by clicking into the top left corner box
  - Select Format (Cells function box)
  - Select AutoFit Column Width

*(Information Redacted)*

4. Delete rows 1 thru 5 which contain the Account Number. Report Type and Report Date.

*(Information Redacted)*

After deleting rows 1 thru 5 the column Headings of Check Number, Amount, Issue Date, Posted Date, Status, Addl Info, will be in Row 1.

1. Format Amount Column (Column B). Exported dollar amounts with no cents will not be formatted with a decimal.
  - Highlight column B
  - Click on the drop down next to General
  - Select Currency

*Information Redacted)*

6. Sort Data by Posted Date (posted date equals the date stop payment placed)
- Click on cell D1
  - Select Sort and Filter
  - Select Sort Z to A
  - Sort by = Posted Date

*(Information Redacted)*

7. Cut and paste stop payments for the specific reconciliation period into another worksheet.
  - Highlight rows to be cut
  - Select Cut

*(Information Redacted)*

- Click the tab at the bottom of the worksheet to open a new worksheet
- Click on cell A1 in new worksheet
- Select Paste

*(Information Redacted)*

8. Insert Function to identify stops placed on stale dated outstanding issues.
  - Place cursor in cell G2
  - Select Formulas

*(Information Redacted)*

- Select Insert Function

*(Information Redacted)*

- In Search for a Function type IF and click Go

*(Information Redacted)*

- In the Select a function option IF should be highlighted
- Click OK

*(Information Redacted)*

- Type in Logical Test =  $D2-C2>180$
- Type in Value if True = Stale
- Type in Value if False = False
- Click OK

(Information Redacted)

- Copy the function from cell G2
- Highlight cells you want to copy the function to
- Click on Paste

*(Information Redacted)*

9. Changing the formula to a value (to sort the data in this column you must change the formula to a value)

- Highlight column G
- Select Copy

*(Information Redacted)*

- Click on Paste dropdown
- Select Paste Value
- Enter

*(Information Redacted)*

10. Type Title in Cell G1 (example "Stale Dated Stops")

*(Information Redacted)*

11. Sort Data by Column G - Stale Dated Stops. Stops indicated with "Stale" are stops placed systematically because outstanding issue date was older than 180 days.
  - Click on cell G1
  - Select Sort and Filter
  - Sort A to Z

*(Information Redacted)*

12. The Stale checks for the requested recon period are identified as Stale. Save and Close File

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