



Oriental Cash Management Administration

Version 6.0



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About Oriental Cash Management

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Overview

Oriental Cash Management is an online banking solution with the following features and functions:

- Multiple account type access — personal and business accounts for checking, savings, loan and line of credit
- Balance and information reporting with check imaging
- Data export to market leading Personal Financial Manager (PFM) software packages and Quicken®, Microsoft Money®, and Quickbooks (via Web Connect). Web Connect is a download function in Oriental Cash Management allowing end users to download account information to their respective PFM or access Oriental Cash Management from within the PFM
- Book/account transfers (internal and external) and reporting
- Wire transfer initiation and reporting
- ACH transaction initiation and reporting
- ACH federal and state tax payment initiation and reporting
- Bill payment initiation and reporting
- Credit card payment initiation and reporting
- Check reorder
- Stop payment initiation and reporting
- Positive pay with exception reporting and check imaging
- Loan payments, advances, and reporting
- File upload – NACHA passthru and checks issued
- Downloadable reports
- Audit reporting

The purpose of this user guide set is to provide information on Oriental Cash Management services. Your Oriental Cash Management profile determines access to these services.



System Requirements

To successfully access and use Oriental Cash Management, a PC must meet the following minimum requirements.

Operating System	Macintosh Browser	Microsoft Browser	Mozilla Browser
Windows XP® SP3	—	6.0, 7.0, 8.0	Firefox 3.0, 3.5
Windows Vista® SP2	—	7.0, 8.0	Firefox 3.0, 3.5
Mac OS X 10.4 (Tiger™)	Safari 3.1, 3.2, 4.0	—	Firefox 3.0, 3.5
Mac OS X 10.5 (Leopard™)	Safari 3.1, 3.2, 4.0	—	Firefox 3.0, 3.5
Mac OS X 10.6 (Snow Leopard™)	Safari 4.0	—	Firefox 3.0, 3.5

Browser configured to support:

- 128-bit encryption
- JavaScript
- Cookies
- Cascading Style Sheets
- Automatically Load Images

Hardware:

- 300 MHz Celeron processor
- 1024x768 SVGA resolution at 256 colors
- 32 MB RAM
- 56 KB dial-up modem or better

System Considerations

For the best possible Oriental Cash Management performance, please be advised of the following system considerations.

- Do not use apostrophes, question marks, semi-colons, or single quotes when entering data into the system.
- Numeric fields may contain the following characters: 0-9.
- Alphanumeric fields may contain the following characters: a-z, A-Z, 0-9.
- Alphanumeric fields may contain spaces.



Enrollment

Enrollment is an optional Oriental Cash Management feature which must be entitled by the financial organization. If entitled, enrolling online begins the process of setting up Oriental Cash Management account information.

Note: For security purposes, the company ID only appears on the *Enrollment — Confirmation* page and is not included in the Welcome e-mail after you complete your enrollment. Please make a note of this ID as it is needed for your sign-on to Oriental Cash Management.

To enroll in Oriental Cash Management, click the **Enrollment Page** link on the Oriental Cash Management *Sign On* page.

The *Enrollment* page is displayed.



Enrollment Page



Enrollment

Enter the information shown below and click "Continue." This information will be used to enroll you in internet banking. Please contact your bank if you would be more comfortable providing information about your company to a representative from the bank.

Login Credentials

Enter the user ID and password you will use to log in.

User ID:

Enter password: (Password are not case sensitive, are 8 to 12 characters long and must contain at least one letter and one number.)

Confirm password:

Company Information

Company name:

First name:

Last name:

Title (optional):

Phone:

Fax (optional):

Email address:

Address line 1:

(No P.O. Boxes)

Address line 2 (optional):

City:

State/Province:

Zip code: -

Country:

Bank branch (optional):

Bank reference ID (optional):

Tax ID number (optional):

Account Information (optional)

Select the 9-digit ABA or Transit Routing Code (TRC) and enter account information for each account you will be using. You may leave this blank if you would be more comfortable providing your account information to a representative from the bank. To add another account, click "Add another account".

ABA/TRC	Account Number	Description	Account Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="Checking"/>

[Add another account](#)

Additional Banking Services

To assist us in meeting your banking needs, please select the banking services you are considering for your business. These services will not be included in your initial enrollment.

Select all * Deselect all

	Name	Description
<input type="checkbox"/>	ACH	Collect money from your customers and pay employees, vendors, state taxes and federal taxes electronically.
<input type="checkbox"/>	Bill Payment	Save time and stamps by paying your bills electronically.
<input type="checkbox"/>	Credit Card	View credit card activity and make credit card payments.
<input type="checkbox"/>	E-Statements	View your account statements online.
<input type="checkbox"/>	Positive Pay	Process Check Issue files, NSF, and other exceptions to your account.
<input type="checkbox"/>	Wire	Initiate wire transfers.

[Exit enrollment process.](#) If you choose to exit the enrollment process, you will lose the information you entered and will need to start the process again. If you need assistance, call: 1-800-000-0000.



1. Enter your **User ID**.
2. Enter your **Password**.
3. Enter your password again in the **Confirm password** field.
4. Enter your **Company** name.
5. Enter your first and last **Name**.
6. Enter your **Title** (optional).
7. Enter your company **Phone** number.
8. Enter your company **Fax** number (optional).
9. Enter your company **Email address**, if applicable.
10. Enter your company **Address**, using two lines if necessary.
11. Enter the **City**.
12. Select a **State/Province**.
13. Enter the **Zip code**.
14. Select a **Country** (United States or Canada).
15. Enter the **Bank branch** (optional).
16. Enter the **Bank reference ID** (optional).
17. Enter the **Tax ID number** (optional).
18. Enter the **TRC**, your financial organization's Transit Routing Code. This number is used to identify your financial organization and can be found on your checks or checking account statement.
19. Enter your **Account Number**.
20. Enter a **Description**.
21. Select the **Account Type**: Checking or Savings.
Note: Click **Add another account** to include an additional account in your enrollment.
22. If desired, select one or more banking services you are interested in using. Use the **Select all** link to select all banking services.
Note: These services are available for use upon your initial sign on.
23. Click **Continue**.
The *Enrollment – Service Agreement* page is displayed.



Enrollment – Service Agreement Page

[Print this page](#)

Enrollment - Service Agreement

Please review the service agreement. To confirm that you agree to the terms and conditions, click "Agree."

Service Agreement

To Complete enrollment process successfully accept service agreement.

[Exit enrollment process](#). If you do not agree to the terms and conditions of the service agreement or choose to exit the enrollment process, you'll lose the information you entered and will need to start the process again. If you need assistance, call: 111 555 5555

Page 2 of 3

24. Read the agreement and click **Agree**.

The *Enrollment – Confirmation* page is displayed with your Company ID.

Enrollment – Confirmation Page

[Print this page](#)

Enrollment - Confirmation

Your enrollment information has been saved successfully.

The login credentials shown below will be used to log in after your information has been validated. To print a copy of this information for your records, click "Print this page." A welcome email will be sent when the enrollment has been completed and you are able to log in.

Please review & print enrollment request.

To review your service agreement, go to [Service Agreement](#)

Login Credentials

Company ID:	211951
User ID:	TEST123
Password:

Company Information

Company name:	Frosty Snow Removal
Name:	Caren Customer
Title (optional):	Manager
Telephone number:	111-555-5555
Fax (optional):	

If there are any issues concerning your enrollment request, you will be contacted by your financial organization.



Enrollment Field Descriptions

Field	Description
User ID	The user's identification number.
Enter password	The user's password.
Confirm password	Confirmation of the user's password.
Company name	The name of the company.
Name	The first and last name of the company contact.
Title	The title of the company contact.
Phone	The phone number of the company contact.
Fax	The fax number of the company contact.
Email address	The email address of the company contact.
Address, City, State, Zip, Country	The address of the company, including street address, city, state, zip code and country.
Bank branch	The financial organization branch for the company.
Bank reference ID	Reference identification number that is given to the potential user by the financial organization.
Tax ID number	Tax identification number.
TRC	Transit Routing Code. This number is used to identify the financial organization and can be found on checks or checking account statements.
Account Number	The company account number.
Description	Descriptive text for the account.
Account Type	Checking or savings

Sign On

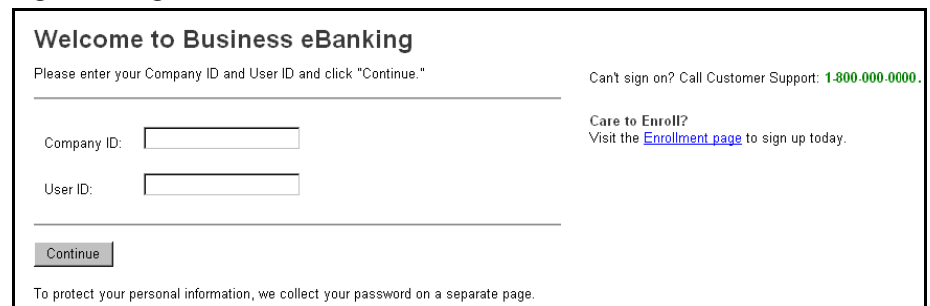
Oriental Cash Management *Sign On* validates user access to the product services.

Note: Contact your system administrator if you are unable to sign on. If you are the administrator, contact your financial organization for assistance.

To sign on to Oriental Cash Management:

1. Enter your **Company ID**.
2. Enter your **User ID**.
3. Click **Continue**.

Sign On Page



The screenshot shows the 'Welcome to Business eBanking' page. It includes a header, a prompt to enter Company ID and User ID, two input fields, a 'Continue' button, and a 'Sign On Password' page link. There are also links for customer support and enrollment.

Welcome to Business eBanking

Please enter your Company ID and User ID and click "Continue."

Company ID:

User ID:

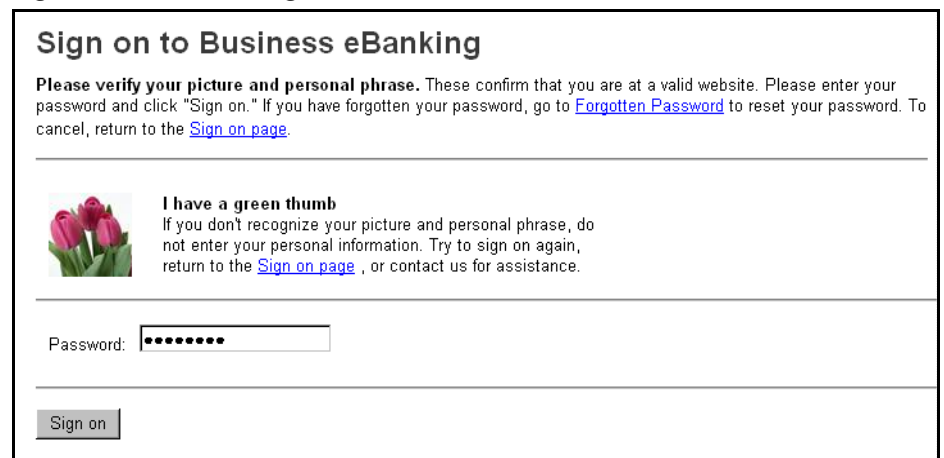
Can't sign on? Call Customer Support: [1-800-000-0000](tel:1-800-000-0000).

Care to Enroll?
Visit the [Enrollment page](#) to sign up today.

To protect your personal information, we collect your password on a separate page.

The *Sign On Password* page is displayed.


Sign On Password Page



The screenshot shows the 'Sign on to Business eBanking' page. It includes a header, a prompt to verify picture and personal phrase, a password input field, and a 'Sign on' button. There is also a 'Forgotten Password' link and a 'Sign on page' link.

Sign on to Business eBanking

Please verify your picture and personal phrase. These confirm that you are at a valid website. Please enter your password and click "Sign on." If you have forgotten your password, go to [Forgotten Password](#) to reset your password. To cancel, return to the [Sign on page](#).

 **I have a green thumb**
If you don't recognize your picture and personal phrase, do not enter your personal information. Try to sign on again, return to the [Sign on page](#), or contact us for assistance.

Password:

4. Enter your password.
5. Click **Sign On**.

The Oriental Cash Management *Welcome* page is displayed.

Note: You are allowed three failed login attempts before being locked out of Oriental Cash Management. Contact your system administrator if you become locked out.



Welcome Page

[Bank Home](#) | [Disclosures](#) | [Help](#) | [Sign off](#)
Business eBanking

Welcome | [Reports](#) | [Transfers and Payments](#) | [Account Services](#) | [Administration](#)

Favorites: (Edit)
Single check stop payment request

Saved Reports: (Edit)

Welcome Caren Customer.

Your last Business eBanking sign on was Tuesday, October 28, 2008 at 01:31 PM ET.

Deposit Account Balances as of 11/11/2008

To view deposit account details, click the **Account Number**. Accounts are displayed in order of description. To change account descriptions, go to [Account Administration](#).

ABA/TRC	Account Number	Description ▼	Balance
Checking Accounts			
000000000	*4321	Primary Checking	\$100.02
000000000	*4399	Checking back-up	\$500.00
000000000	*4377	Payroll Checking	\$10.02
Savings Accounts			
000000000	*4688	Primary Savings	\$10,000.00

CD Account Balances as of 11/10/2008

ABA/TRC	Account Number	Description ▼	Balance
000000000	*1065	CD/FARM ACCT/TRUST--SAVINGS	\$38,635.30

Investment Account Balances as of 11/10/2008

ABA/TRC	Account Number	Description ▼	Balance
000000000	*4327	US TREASURY FUND SWEEP	\$500.00
000000000	*4397	INVESTMENT ACCOUNT	\$500.00

Loan Account Summary as of 11/10/2008

ABA/TRC	Account Number	Description ▼	Current Balance	Note Summary	Commitment Summary
000000000	*0009	PRESTIGE LOAN 2	\$45,747.70		

Credit Card Account Summary as of 11/11/2008

Account Number	Description ▼	Current Balance	Available Credit
*1691	PRESTIGE CREDIT CARD ACCT	\$11,497.25	20,000.00

Message Center

[New messages: 5](#)

Need help? [Contact Us](#)

[Next scheduled requests](#)

Remember to observe ACH holiday processing schedule.


For users with Secure Sign On, you are prompted to set up your Secure Sign On credentials if this is your first time signing on to Oriental Cash Management after Secure Sign On implementation. See *Secure Sign On Setup* on page 19 for additional information on the Secure Sign On setup process.

If you have already completed the Secure Sign On setup process, your selected picture and personal phrase are displayed and you are prompted to enter your password.

Secure Sign On Password Page

Sign on to Business eBanking

Please **verify your picture and personal phrase**. These confirm that you are at a valid website. Please enter your password and click "Sign on." If you have forgotten your password, go to [Forgotten Password](#) to reset your password. To cancel, return to the [Sign on page](#).

**I have a green thumb**
If you don't recognize your picture and personal phrase, do not enter your personal information. Try to sign on again, return to the [Sign on page](#), or contact us for assistance.

Password:

Note: If signing on from an unregistered computer, you are asked to answer two confirmation questions before continuing with the sign on. You may also register your computer, if desired.

If you use Secure Sign On using a registered computer and have forgotten your password, click the **Forgotten Password** link.

Forgotten Password Page

Forgotten Password

If you have forgotten your password, you can create a new one after you have answered the challenge questions presented below.

Please **verify your picture and personal phrase**. These confirm that you are at a valid website. Enter your answers and click "Continue." To cancel, return to the [Sign on page](#).

**I have a green thumb**
If you don't recognize your picture and personal phrase, do not enter your personal information. Try to sign on again, return to the [Sign on page](#), or contact us for assistance.

In what state or province was your mother born?


In what month is your father's birthday?

After answering the two challenge questions, the *Enter New Password* page is displayed.

Enter New Password Page

Enter New Password

Enter your new password below and click "Continue." To cancel, return to the [Sign on page](#).

 **I have a green thumb**
If you don't recognize your picture and personal phrase, do not enter your personal information. Try to sign on again, return to the [Sign on page](#), or contact us for assistance.

New password:

(Passwords are not case sensitive, are 8 to 12 characters long and must contain at least 1 letter and 1 number.)

Confirm new password:

After entering and confirming your new password, a confirmation page is displayed.

Enter New Password Confirmation Page

Enter New Password

Your password has been updated. Please discontinue using any previously defined passwords. To continue signing on, click "Continue" or return to the [Sign on page](#).

Click **Continue** to sign on to Oriental Cash Management.

For users with Secure Token Sign On, you need to set up your passcode by clicking the **Set Up Secure Token** link if this is your first time signing on to Oriental Cash Management after Secure Token Sign On implementation. See *Secure Token Sign On Setup* on page **Error! Bookmark not defined.** for additional information on the Secure Token Sign On setup process.

If you have already completed the Secure Token Sign On setup process, you are prompted to enter your passcode.

Note: You must be in possession of your token device to continue. If you have not received your token device, contact your administrator.

Passcode Page



Sign on to Business eBanking

Please enter your passcode and click "Continue." To cancel, return to the [Sign on page](#).

If you have just received your token device, please go to [Set Up Secure Token](#).

Passcode:

Continue

Secure Sign On Setup

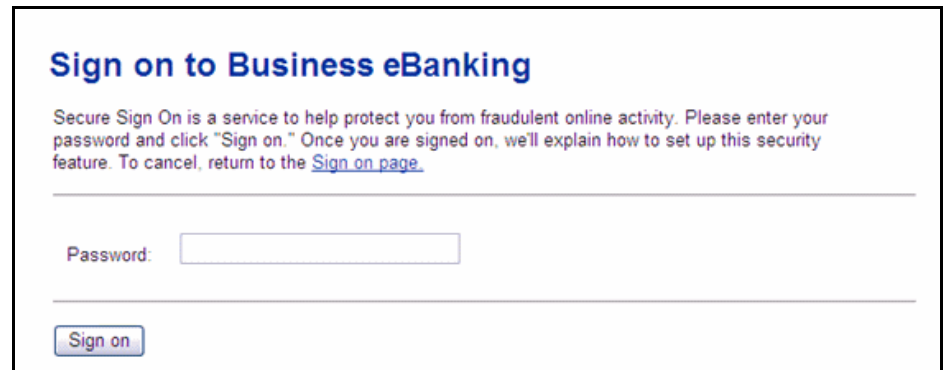
Secure Sign On is designed to provide enhanced security by establishing user identity when accessing Oriental Cash Management in two or more independent ways instead of with just a company ID, user ID and password. It also provides assurance that transactions are safe and authorized.

The Secure Sign On setup process consists of the following:

- Setting up a picture and personal phrase
- Setting up confirmation questions
- Registering your computer
- Previewing and confirming your Secure Sign On information

When Secure Sign On is implemented, a message appears on the *Sign On Password* page informing you that Secure Sign On setup is required.

Sign On Page



The screenshot shows a web page titled "Sign on to Business eBanking". Below the title is a paragraph of text: "Secure Sign On is a service to help protect you from fraudulent online activity. Please enter your password and click 'Sign on.' Once you are signed on, we'll explain how to set up this security feature. To cancel, return to the [Sign on page](#)." Below this text is a horizontal line, followed by a "Password:" label and an empty text input field. Another horizontal line is below the input field, and at the bottom is a "Sign on" button.

1. Enter your **Password**.
2. Click **Sign on**.

The *Secure Sign On Introduction* page is displayed.

Secure Sign On Introduction Page

Set Up Secure Sign On

Secure Sign On is a service designed to help protect you against fraudulent online activity. It provides you with visual cues when you sign on so you know that you are on our website and it is safe to enter information. Secure Sign On also helps us ensure that only authorized individuals can access financial information online.

Setup is easy. You simply:

- **Set up a picture and personal phrase.** These visual cues are displayed when you sign on and is an indication that it is safe to enter information.
- **Set up confirmation questions.** These questions may be asked during the sign-on process to confirm that an authorized individual can access financial information online.
- **Register your computer (optional).** With your permission, we can automatically register this computer as a location that is authorized to access your account information. When we recognize a computer that is registered to you, you'll be able to sign on quickly without confirmation questions.

Click "Begin setup" to start. This process takes only a few minutes to complete.

Begin setup

Sign out

3. Click **Begin setup** to begin the setup process.

Note: Oriental Cash Management cannot be accessed until the Secure Sign On setup process is complete.

The *Secure Sign On Picture & Personal Phrase* page is displayed.

Secure Sign On Picture & Personal Phrase Page

Set Up Secure Sign On

Step 1 of 3 - Set up a picture and personal phrase

A picture has been selected for you. Please accept this picture or choose a new picture below. Create your personal phrase and click "Continue setup."



Enter a personal phrase:

Your personal phrase will be displayed next to your picture when you sign on. It must be at least 1 character and cannot include more than 40 characters.

Continue setup

Want to use a different picture? Select one of the pictures shown below.



Want to view other pictures? Select a category and click "Browse."

Category:

[Exit setup process.](#) Secure Sign On is vital in helping prevent fraudulent activity. If you choose to exit, you'll lose the information you set up and will need to start this process again.

On the *Secure Sign On Picture and Personal Phrase* page, you are required to select a picture and personal phrase. These visual cues are displayed on the Sign On Password page as assurance that you have reached Oriental Cash Management and can safely enter your password.

4. A picture is pre-selected for you. You can choose to keep this picture, select another picture from those listed on the page, or select a picture category and click **Browse** to select a different picture.

If you choose to browse through a picture category, the *Secure Sign On Browse Picture Category* page is displayed.

Secure Sign On Browse Picture Catalog Page

Set Up Secure Sign On

Here's a list of pictures. Click a picture to select it and return to the setup process. Don't want to select a new picture? You can choose to [keep the picture you have already selected](#).

Category:



Pages in this category: [Previous](#) • 1 • [2](#) • [Next](#)

[Exit setup process](#). Secure Sign On is vital in helping prevent fraudulent activity. If you choose to exit, you'll lose the information you set up and will need to start this process again.

On the *Secure Sign On Browse Picture Catalog* page, twelve pictures are displayed at a time. If you want to browse other pictures in the selected category, use the pagination links displayed below the pictures.

Note: As you navigate through categories or pages within categories, the pictures displayed on previously viewed pages may not be the same if the category or page is re-visited. The pictures are randomly generated each time a page is accessed.

Once you have located your desired picture, select the picture.

You may also keep your originally selected picture by clicking the link at the top of the page.

5. On the *Secure Sign On Picture & Personal Phrase* page, enter a personal phrase.
6. Click **Continue setup**.

The *Secure Sign On Confirmation Questions* page is displayed.

Secure Sign On Confirmation Questions Page

Set Up Secure Sign On

Step 2 of 3 - Set up confirmation questions

Please choose 4 confirmation questions below and provide answers that you will be able to remember easily. We will ask you 2 of the 4 confirmation questions if we don't recognize the computer you are using to sign on. Click "Continue setup" when you've answered your questions.

Question:

Answer:

Question:

Answer:

Question:

Answer:

Question:

Answer:

[Exit setup process.](#) Secure Sign On is vital in helping prevent fraudulent activity. If you choose to exit, you'll lose the information you set up and will need to start this process again.

On the *Secure Sign On Confirmation Questions* page, you are presented with four sets of confirmation question and answer fields. These questions are displayed when signing on to Oriental Cash Management from a computer that has not been registered to confirm your identity and prevent unauthorized access to your personal information.

Each of the four confirmation question drop-down menus contains eight unique confirmation questions. For a list of all confirmation questions, see *Secure Sign On Confirmation Questions* on page 27.

7. Choose four confirmation questions and provide answers. Each answer must be:
 - At least one character long, but no longer than 40 characters.
 - Include no special characters.
 - Unique; do not provide the same answer for two or more answer fields.

Note: The answers are not case sensitive.

8. Click **Continue setup**.

The *Secure Sign On Device Registration* page is displayed.

Secure Sign On Device Registration Page

Set Up Secure Sign On

Step 3 of 3 - Register your computer

We ask you to register computers that you commonly use to access your financial information. Computers are registered using a cookie. A cookie is a small text file that we save on your hard drive that we can recognize as matching your user ID and password.

If you are on a public computer that is used by people you don't know, we recommend that you *not* register the computer. You will be able to sign on by answering 2 confirmation questions.

When you sign on from an unregistered computer, you will always have the option of registering that computer. So, you can register additional computers or register this computer later.

Please select an option for this computer and click "Continue setup."

- Register this computer.** Check this option if you commonly use this computer to access your financial information online. *Please remember:* You can register more than one computer, but we *don't recommend registering public computers.*
- Do not register this computer.** Check this option if you do not want to have this computer identified as a registered location for accessing your financial information online. Instead, to protect your personal information, you will be required to answer 2 confirmation questions when you sign on.

Continue setup

[Exit setup process.](#) Secure Sign On is vital in helping prevent fraudulent activity. If you choose to exit, you'll lose the information you set up and will need to start this process again.

On the *Secure Sign On Device Registration* page, you are given the option of registering the computer currently being used. Registering a computer places a browser cookie on the machine. This enables us to recognize this computer as a trusted location from which to sign on to Oriental Cash Management. You are no longer asked to answer confirmation questions when you sign on from a registered computer, making the sign-on process more convenient.

Note: Registering public computers (for example, an Internet café or library) or computers used infrequently to access financial information online is not recommended. When using these computers, you are asked confirmation questions before signing on to protect your personal information.

9. Select the **Register your computer** or **Do not register this computer** option.
10. Click **Continue setup**.

The *Secure Sign On Preview* page is displayed.

Secure Sign On Preview Page

Set Up Secure Sign On

Secure Sign On has not yet been set up. Please verify your setup information, confirm your password, and then click "Submit." To make changes, click "Change" for the setup information you want to change.

Picture and personal phrase [Change](#)



April showers bring May flowers

Confirmation questions [Change](#)

In what year were you married? (YYYY)	1979
What year did you graduate from college? (YYYY)	1977
What color was your first car?	Rust
What musical instrument did you play in high school?	Harp

Computer registration [Change](#)

Register this computer. We will save a cookie to this computer identifying it as a registered location for accessing your financial information online.

Confirm Online Banking password

To protect your personal information, please enter your current Online Banking password and click "Submit."

Password:

[Exit setup process.](#) Secure Sign On is vital in helping prevent fraudulent activity. If you choose to exit, you'll lose the information you set up and will need to start this process again.

On the *Secure Sign On Preview* page, you can make changes to your selections by clicking one of the three **Change** links to access the appropriate section. Once you complete any changes and click **Continue setup**, you are redirected back to the *Secure Sign On Set Up Preview* page where the new selections are displayed.

Note: You cannot modify any selections after the setup process is successfully completed. If a change is needed, you can call Customer Service and have all of your Secure Sign On information removed. When you sign on to Oriental Cash Management after this information has been removed, you can repeat the Secure Sign On setup process and choose different selections.

11. As an added security measure, re-enter your **Password** and click **Submit**.

The *Secure Sign On Confirmation* page is displayed.



Secure Sign On Confirmation Page

Set Up Secure Sign On

Setup is Complete.

You have successfully set up Secure Sign On. The next time you sign on, the process will be different. You will be:

- Asked for your user ID.
- Shown your picture and personal phrase so that you know you are on our website. **For your own protection, please do not enter personal information if you do not see your picture and phrase.**
- Asked for your password.

If you are signing on from a computer that is not registered, you will also be asked to answer confirmation questions so that we know that an authorized individual is accessing financial information online.

Thanks for supporting our efforts to help prevent fraudulent online activity.

Access Internet Banking	Sign out
-------------------------	----------

On the Secure Sign On Confirmation page, you are given the option of either accessing Oriental Cash Management or signing off. If you choose to sign off, then you are redirected to the *Sign On* page.



Secure Sign On Confirmation Questions

The following questions are displayed in one of the four fields on the *Secure Sign On Confirmation Question* page:

- In what year were you married? (YYYY)
- In what month is your father's birthday? (spell out)
- What is your oldest brother's middle name?
- In what state or province was your mother born? (spell out)
- In what state or province was your father born? (spell out)
- What state or province were you born in? (spell out)
- How many children do you have? (number)
- What is the middle name of your first child?
- What is your father's middle name?
- What year did you graduate from college? (YYYY)
- In what city was your spouse born? (city name only)
- In what month did you get married? (spell out)
- What is the name of your youngest sibling?
- What is your Zodiac sign?
- What is your mother's middle name?
- In what city did you buy your first home? (city name only)
- What color was your first car?
- In what year did you graduate high school? (YYYY)
- In which city was your first child born? (city name only)
- What is your oldest sister's middle name?
- What is your mother's first name?
- What did you name your first pet?
- In what year did you buy your first home? (YYYY)
- What is your mother's Zodiac sign?
- In what city were you married? (city name only)
- What is your father's first name?
- In what year was your first child born? (YYYY)
- What musical instrument did you play in high school?
- What is your father's Zodiac sign?
- In what month is your mother's birthday? (spell out)
- What is the first name of your first niece or nephew?
- In what city were you born? (city name only)

Initial Password Change

The first time you sign on to Oriental Cash Management with your initial password, you are prompted to change your password. You may also be required to change your password on a periodic basis.

Note: For users with Secure Sign On, your selected picture and personal phrase are displayed on the *Change Password* page.

On the *Change Password* page:

1. In the **New password** field, enter a new password using the following guidelines:
 - Note:** The characters you enter are masked and display as asterisks.
 - a. The required password length is 8 – 12 alphanumeric characters.
 - b. These special characters (#, \$, @) are allowed.
 - c. Passwords must include at least two of the three character types (alpha, numeric, and/or the three allowed special characters).
 - d. Passwords may include no more than three consecutive repeating characters.
 - e. Passwords are not case sensitive.
 - f. Passwords cannot include spaces.
 - g. A password cannot be the same as the associated User ID.
2. In **Confirm new password**, re-enter the same new password. This allows the system to verify that you know what you have entered.
3. Click **Save password**.

If the two character strings you entered are the same, the system displays a confirmation page. Click **Continue** to sign on to Oriental Cash Management.

The initial Administrative user is set up by financial organization staff. If you forget your password and you are the initial Administrative user, use the **Customer Support** link on the *Sign On* page to send an e-mail message to Customer Support requesting a new password. This new password is mailed to you. If you need to use the banking services as soon as possible, call the Helpline for assistance.

All other users (not the initial Administrative user) are set up by an Administrative user directly in the Oriental Cash Management application. If you forget your password and you are not the initial Administrative user, your Administrative user can enter a new password for you. Contact your Administrative user.

Navigation

Menu Tab Bar

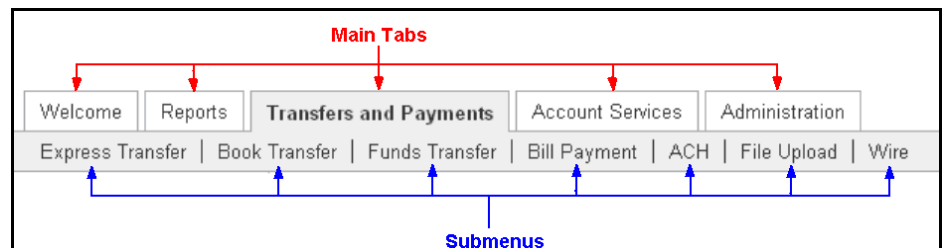
The menu tab bar is located at the top of the application page and is always displayed. The menu tab bar consists of five main tabs that group similar Oriental Cash Management services together.

Note: Access to the tabs and submenus is dependent on the services offered by your financial organization and your entitlements.

The main menu tabs are:

- **Welcome.** This tab allows you to access to the *Welcome* page. The *Welcome* page includes links to view unread mail and alert messages, next scheduled requests, favorites, saved reports, and account balance reports.
Note: The Welcome tab does not include submenus.
- **Reports.** This tab provides access to Account Reports, Deposit Account Reporting, Deposit Reporting, Loan Reports, Downloadable Reports, Statements and Documents, Wire Reports, and Credit Card Reports.
- **Transfers and Payments.** This tab provides access to Scheduled Requests, Express Transfer, Book Transfer, Funds Transfer, Loans, Bill Pay (Business Bill Pay), ACH (Send Money, Collect Money, and ACH File Upload), File Upload, Credit Card, and Wire.
- **Account Services.** This tab provides access to Stop Payment, Check Reorder, Pos Pay, and Remote Deposit Capture.
Note: The Remote Deposit Capture service is currently in pilot and is not available to all users.
- **Administration.** This tab provides access to Communications, Company Administration, and Self Administration.

Menu Tab Elements



Clicking on a main tab displays the section overview page for the selected tab and the associated submenus. Each section overview page provides links to each submenu option associated with that section.

Administration Overview Page

Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)
[View sent mail](#) [Download documents](#)

Company Administration

Perform company administration activities.

[User administration](#) [Account administration](#)
[User administration approval](#) [Approvals administration](#)

Self Administration

Perform self administration activities.

[Change password](#) [Manage favorites](#)
[Personal preferences](#) [View user activity report](#)

Clicking on a submenu displays the application page for the first function within that submenu. For example, the *Received Mail and Alerts* page is displayed when the Communications submenu is selected. Other functions available for the submenu can be accessed by clicking the appropriate link on the left navigation panel.

View received mail and alerts

View sent mail
Contact us
Download documents

Received Mail and Alerts

Review your received mail and alert messages. To read a message, click its subject. To view messages you have sent, go to [Sent Mail](#). To delete messages, check the desired messages and click "Delete messages."

Received messages will be automatically deleted after 90 days.

To manage the alerts you receive, go to [Manage Account Related Alerts](#), [Manage Non-account Related Alerts](#), or [Manage Custom Alerts](#).

[Select all](#) • [Deselect all](#)

Date ▼	Status	Type	Sent From	Subject
<input type="checkbox"/> 07/22/2009	Unread	Alert	Bank	Federal Tax Failed
<input type="checkbox"/> 06/29/2009	Unread	Alert	Bank	Password Changed

Delete messages

Scroll Bars

Scroll bars are displayed when the information displayed on a selected page does not "fit" in the browser window. Click the directional arrows or drag the scroll bar to scroll through these pages. If all columns of the report are not visible, use the scroll bars to move from left to right or up and down. Computer settings can also be adjusted to change the resolution of the standard screen view.



resolution setting of 1024 x 768 is recommended. If there is no available data for a field, then the field remains empty.

Column Sorting

Where applicable, information can be sorted by clicking the desired column header. By default, the field names are sorted alphabetically or numerically in ascending order. Clicking the selected column name a second time sorts the accounts alphabetically or numerically in descending order.

An icon (▼ or ▲) represents the column sorted.

Received Mail and Alerts

Review your received mail and alert messages. To read a message, click its subject. To view messages you have sent, go to [Sent Mail](#). To delete messages, check the desired messages and click "Delete messages."

Received messages will be automatically deleted after 90 days.

To manage the alerts you receive, go to [Manage Account Related Alerts](#), [Manage Non-account Related Alerts](#), or [Manage Custom Alerts](#).

[Select all](#) • [Deselect all](#)

	Date ▼	Status	Type	Sent From	Subject
<input type="checkbox"/>	02/23/2009	Unread	Alert	Bank	Funds Transfer Failed
<input type="checkbox"/>	02/23/2009	Unread	Alert	Bank	Funds Transfer Failed

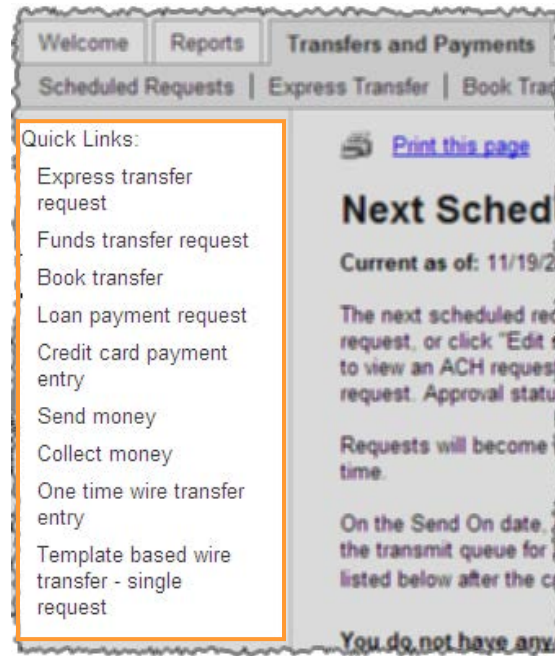
Delete messages

Confirmation Pages and Messages

When a selected task has been completed, a confirmation page or confirmation message is displayed. If you leave a task before the task is complete, the task is canceled and the entered data is not saved.

Quick Links

Quick Links allow you to quickly navigate to tasks that are commonly associated with the task you are currently performing. When available, Quick Links are displayed on the left navigation panel.



Utility Links

Utility Links are always available on the upper right-hand corner of each application page and allow you to visit our home page, view disclosure statements, access online help, to sign off Oriental Cash Management at any time.



Help

Help consists of application-wide help and page-specific help.

Note: The services offered by your financial organization and your entitlements determine the help topics available to you.

Application-wide help includes information (How Do I, Glossary, FAQs) for all the services entitled to you, and is always available by clicking the **Help** link on the upper right-hand corner.

Page-specific help includes information related to the current page or task you are performing, and is accessible by clicking the **How Do I...**, **Terms**, or **FAQs** links located at the bottom of the page.

Note: Links to the **How Do I**, **Terms**, and **FAQ** help pages are not available for the *Welcome*, *Next Scheduled Requests*, and section overview pages.

Help Link Sample


The screenshot displays the Oriental Business eBanking interface. At the top right, there are links for "Disclosures", "Help", and "Sign Off". Below these, the text "Business eBanking" is visible. A blue callout box labeled "Application-wide help" points to the "Help" link. The main content area is titled "Contact us" and contains a form for sending a message. The form includes fields for "To:", "Subject:", "Service (optional)", "Account (optional)", and "Attachment (optional)", along with a "Browse..." button. Below the form is a "Message:" text area with a character limit of "(10,000 characters maximum)". A "Send message" button is located at the bottom left of the form. A blue callout box labeled "Page-specific help" points to a box at the bottom left containing the links "How Do I...", "Terms", and "FAQs".

Print This Page

To print the data displayed on selected reports, history, or confirmation pages in a printer friendly format (with gridlines), click the **Print this page** link. A window opens displaying a preview of the printed page. Click **Print this page** to print the data or **Close window** to close the window without printing.

Note: Depending upon the amount of data on the page, the print orientation may need to be set to Landscape to capture all of the data.

Print This Page Example

 [Print this page](#)

Summary Report

To change report criteria, return to [Summary Report Criteria](#). To save the search criteria for future use, [Create a Saved Report](#).

Report created: 7/3/2008 at 4:28 PM EDT
Account: 000000000--*1234--TEST NAME--CHECKING
Date range: 7/2/2008
Account sort: Account number
(To view detailed transaction information, click an account number.)

Download this report as: BAI2 file

ABA	Account Number	Description ▲
Checking Accounts		
000000000	*1234 TEST NAME	No data found

Print Friendly Format

[Print this page](#) • [Close window](#)

Summary Report

Report created: 7/3/2008 at 4:30 PM EDT
Account: 000000000--*1234--TEST NAME--CHECKING
Date range: 7/2/2008
Account sort: Account number

ABA	Account Number	Description				
Checking Accounts						
000000000	*1234 TEST NAME	No data found				

Communications

- **Overview**
- **Received Mail and Alerts**
- **Contact Us**
- **Sent Mail**
- **Download Documents**

Overview

Use **Communications** to view and manage your alert and mail messages, and retrieve financial organization forms and documents.

Received Mail and Alerts

Received Mail and Alerts serves as your inbox, and allows you to view and delete alert, mail, and new balance account entitlement messages that you have received.

Contact Us

Contact Us allows you to send mail messages requesting information about Oriental Cash Management services or requesting an account be set up, or deleted.

Sent Mail

Sent Mail allows you to read mail messages sent to your financial organization.

Download Documents

Download Documents allows you to retrieve financial organization forms and documents and save them to your computer.

Received Mail and Alerts

Use **Received Mail and Alerts** to view, reply, or delete received mail and account and non-account related alert messages. Received Mail and Alerts also provides access for setting up account related, non-account related, and custom alert messages.

To access the *Received Mail and Alerts* page:

1. Click the **Administration** tab.

The *Administration Section Overview* page is displayed.

Administration Section Overview Page

Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)
[View sent mail](#) [Download documents](#)

2. Click the **View received mail and alerts** link under **Communications**.

The *Received Mail and Alerts* page is displayed.

Received Mail and Alerts Page

Received Mail and Alerts

Review your received mail and alert messages. To read a message, click its subject. To view messages you have sent, go to [Sent Mail](#). To delete messages, check the desired messages and click "Delete messages."

Received messages will be automatically deleted after 90 days.

To manage the alerts you receive, go to [Manage Account Related Alerts](#), [Manage Non-account Related Alerts](#), or [Manage Custom Alerts](#).

[Select all](#) • [Deselect all](#)

	Date ▼	Status	Type	Sent From	Subject
<input type="checkbox"/>	02/23/2009	Unread	Alert	Bank	Funds Transfer Failed
<input type="checkbox"/>	02/23/2009	Unread	Alert	Bank	Funds Transfer Failed

Delete messages

Note: The *Received Mail and Alerts* page can also be accessed by clicking the **New messages** link on the Message Center on the *Welcome* page.

Note: Mail and alert messages are displayed for 90 days, after which they are archived for three years.

Received Mail and Alerts Field Descriptions

Field	Description
Date	The date the message was received.
Status	Indicates if the message has been read.
Type	Indicator to show whether a message is a mail message or an alert.
Sent From	Name of financial organization distribution list that sent the message.
Subject	For mail messages, it is the subject that was entered when message was composed. For alert messages, it is the type of alert.

View Received Mail and Account and Non-account Related Alert Messages

To view a received mail message:

1. On the *Received Mail and Alerts* page, click the **Subject**.
The *Received Mail – Message Detail* page is displayed.

Received Mail – Message Detail Page

Received Mail - Message Detail

Review received message information, or return to [Received Mail and Alerts](#). To respond to this message, click "Reply to message." To delete this message, click "Delete message."

Date: 03/24/2008 12:14 PM (ET)
 From: Client Services
 Subject: Your inquiry of 4-18-08

Thank you for inquiring on how to get another account added to your internet banking. Just reply to this message with the account you wish to have added and we will take care of getting the account added within 5 business days of receiving your request.

2. To close the message and return to the *Received Mail and Alerts* page, click the **Received Mail and Alerts** link.

To view a received account related or non-account related alert message:

1. On the *Received Mail and Alerts* page, click the **Subject**.
The alert is displayed.

Wire Approval Pending Alert Page

Wire Approval Pending Alert

Review alert information, or return to [Received Mail and Alerts](#). To delete this alert, click "Delete alert."

To manage the alerts you receive, go to [Manage Account Related Alerts](#), [Manage Non-account Related Alerts](#), or [Manage Custom Alerts](#).

Alert Type: Wire Approval Pending
Date triggered: 07/02/2008 10:32:23 AM (ET)

A Template based wire transfer that requires approval was entered for account *4321 on 07/02/2008 10:32 AM (ET). For more information, contact Customer Support.

2. To close the alert and return to the *Received Mail and Alerts* page, click the **Received Mail and Alerts** link.

Reply to Received Mail Messages

To reply to a received mail message:

1. On the *Received Mail and Alerts* page, click the **Subject**.
The *Received Mail – Message Detail* page is displayed.

Received Mail – Message Detail Page

Received Mail - Message Detail

Review received message information, or return to [Received Mail and Alerts](#). To respond to this message, click "Reply to message." To delete this message, click "Delete message."

Date: 03/24/2008 12:14 PM (ET)
From: Client Services
Subject: Your inquiry of 4-18-08

Thank you for inquiring on how to get another account added to your internet banking. Just reply to this message with the account you wish to have added and we will take care of getting the account added within 5 business days of receiving your request.

Note: You can choose to delete the message by clicking **Delete message**.

2. Click **Reply to message**.
The *Received Mail – Reply* page is displayed.

Received Mail – Reply Page

Received Mail - Reply

Complete the information below and click "Reply to message," or return to [Received Mail - Message Detail](#). To associate an account with this message, select the Service and then the Account. To attach a file, click "Browse."

To: Client Services

Subject: Re: Information request

Service (optional): (Select Service to display associated Accounts)

Account (optional): (Accounts associated with selected Service)

Attachment (optional):

Message:

-----Original Message-----
 Date: 04/22/2008 08:13 AM (ET)
 From: Bank
 To: 210195 - CCustomer
 Subject: Information request
 Account: 867465183
 Attachment: register.txt

(1000 characters maximum)

Note: The **To** field is automatically set to the name of the distribution list that sent the message and the **Subject** is automatically set to the original message subject, preceded with "Re:." The **To** and **Subject** fields cannot be changed.

3. If desired, include an account number with the message by first selecting a **Service** and then entering or selecting the **Account**.
4. If desired, click **Browse** and select a file to attach to the message.

Note: The attached file cannot exceed 5 MB.

5. Enter the message in the **Message** field.
Note: 10,000 characters are allowed for the message text, this includes the original message text.
6. Click **Send message**.

The *Sent Mail* page is displayed with a confirmation message.

Delete Received Mail and Account and Non-account Related Alert Messages

To delete received mail and account and non-account related alert messages:

1. On the *Received Mail and Alerts* page, select the messages you want to remove.

Received Mail and Alerts Page

Received Mail and Alerts

Review your received mail and alert messages. To read a message, click its subject. To view messages you have sent, go to [Sent Mail](#). To delete messages, check the desired messages and click "Delete messages."

Received messages will be automatically deleted after 90 days.

To manage the alerts you receive, go to [Manage Account Related Alerts](#), [Manage Non-account Related Alerts](#), or [Manage Custom Alerts](#).

[Select all](#) • [Deselect all](#)

Date ▼	Status	Type	Sent From	Subject
<input type="checkbox"/> 02/23/2009	Unread	Alert	Bank	Funds Transfer Failed
<input type="checkbox"/> 02/23/2009	Unread	Alert	Bank	Funds Transfer Failed

Note: Mail messages are automatically deleted after 90 days. Alerts are not automatically deleted.

2. Click **Delete messages**.

Received Mail – Delete Messages Verification page is displayed.

Received Mail – Delete Messages Verification Page

Received Mail - Delete Messages Verification

Review messages to be deleted and click "Delete messages", or return to [Received Mail And Alerts](#).

Date ▼	Sent From	Sent To	Subject
07/28/2008	Bank	200310 - ADMIN	Password Changed
07/22/2008	Bank	200310 - ADMIN	Password Changed
07/11/2008	Bank	200310 - ADMIN	Book Transfer Approval Pending

3. Click **Delete messages**.

The *Received Mail and Alerts* page is displayed with a confirmation message.

Manage Custom Alerts

Use **Manage Custom Alerts** to manage your customized alert messages. Custom alerts are notifications containing message text you created, which is automatically sent on the frequency (recurring and scheduled) defined by you. Alert requests can be added, modified, or removed.

To access the *Manage Custom Alerts* page:

- On the *Received Mail and Alerts* page, click the **Manage Custom Alerts** link.

The *Manage Custom Alerts* page is displayed.

Manage Custom Alerts Page

Manage Custom Alerts

No custom alerts are available at this time.

Manage your custom alert requests. To create a new custom alert, click [Add Alert](#). To view alerts you have received, go to [Received Mail and Alerts](#).

To manage other alerts, go to [Manage Account Related Alerts](#) or [Manage Non-account Related Alerts](#).

To create a custom alert:

1. Click the **Add Alert** link.

The *Add Custom Alert* page is displayed.

Add Custom Alert Page

Add Custom Alert

Use this page to add a custom alert request. Enter your alert preferences and click "Add alert" or return to [Manage Custom Alerts](#).

Alert Information

Enter a subject and text for your custom alert.

Subject:

Text:

Alert Schedule Information

Specify how often you would like to receive your alert.

Frequency:

Next send on: / /
(mm/dd/yyyy)

End on: Continue indefinitely

Continue until this date: / /
(mm/dd/yyyy)

Continue for this many occurrences:

Alert Delivery Information

Specify how you would like to receive your alerts.

Bank Message. A detailed alert message will be sent to you via the alerts messaging system.

E-mail. Please select the e-mail address(es) to which you would like your alerts to be sent:

Primary E-mail address:

You do not have a secondary e-mail address on file. To have your alerts sent to a secondary e-mail address you must have a secondary e-mail address on file. To enter an e-mail address, go to [Personal Preferences](#).

Custom Alert Field Descriptions

Field	Description
Subject	The description of the custom alert message.
Text	Custom alert message text.
Frequency	The number of times a custom alert is delivered.
Next send on	The next date that a custom alert is delivered.
End on	Indicates the number of times the custom alert is delivered or when the custom alert delivery is scheduled to end.

2. Enter a **Subject** for the alert.
3. Enter the message **Text** you want included in the alert.
4. Select the **Frequency** in which you want to receive the alert.
5. Enter the **Next send on** date or click the calendar icon and select the date.
6. Select one of the following **End on** date options:

Note: You do not need to select an end date if you selected to receive this alert one time.

Continue indefinitely. Used if you want to receive the alert for an undetermined length of time.

Continue until this date. Used to specify an exact date you want to stop receiving the alert.

Continue for this many occurrences. Used to specify when you want to stop receiving the alert based on the number of times it is delivered.
7. Specify if you would like the alerts delivered to your e-mail.

Note: **Bank Message** is the default delivery method cannot be changed. This method delivers the alerts within Oriental Cash Management (available for viewing on the *Manage Custom Alerts* page). The e-mail option delivers the alerts to a primary and secondary external e-mail address. The e-mail addresses must be set up on the *Personal Preferences* page in order to be selected as a delivery method.
8. Click **Add Alert**.

The alert is added and a confirmation message is displayed.

To view a custom alert message:

 - On the *Manage Custom Alerts* page, click the **Subject** link.

Manage Custom Alerts Page

Manage Custom Alerts

Manage your custom alert requests. To create a new custom alert, click [Add Alert](#). To manage other alerts, select a Quick Link. To view alerts you have received, go to [Received Mail and Alerts](#).

To manage other alerts, go to [Manage Account Related Alerts](#) or [Manage Non-account Related Alerts](#).

Custom Alerts

(To view or edit an alert, click the subject.)

Subject ▲	Frequency
Payroll	Twice a month - the 15th and last day of the month

The *Edit Custom Alert* page is displayed.

Edit Custom Alert Page

Edit Custom Alert

Use this page to edit a custom alert request. Enter your alert preferences and click "Save changes" or return to [Manage Custom Alerts](#).

Alert Information

[Delete alert](#)

Enter a subject and text for your custom alert.

Subject:

Text:

Alert Schedule Information

Specify how often you would like to receive your alert.

To delete a custom alert message:

1. On the *Edit Custom Alert* page, click the **Delete alert** link.

The *Delete Custom Alert* page is displayed.

Delete Custom Alert Page

Delete Custom Alert

You have selected to delete the following custom alert to be deleted. Once deleted, the alert cannot be recovered.

Alert Information

Enter a subject and text for your custom alert.

Subject: Payroll
Text: Send payroll.

Alert Schedule Information

Specify how often you would like to receive your alert.

Frequency: Twice a month - the 15th and last day of the month
Next send on: 05/15/2008
End on: Continue indefinitely

Alert Delivery Information

Specify how you would like to receive your alerts.

Bank Message. A detailed alert message will be sent to you via the alerts messaging system.
E-mail. Please select the e-mail address(es) to which you would like your alerts to be sent:
You do not have a secondary e-mail address on file. To have your alerts sent to a secondary e-mail address, you must have a secondary e-mail address on file. To enter an e-mail address, go to [Personal Preferences](#).

2. Click **Delete alert**.

The alert is removed and the *Manage Custom Alerts* page is displayed.

Manage Account Related Alerts

Use **Manage Account Related Alerts** to manage your account related alert messages. Alert requests can be added, modified, or removed.

To access the *Manage Account Related Alerts* page:

- On the *Received Mail and Alerts* page, click the **Manage Account Related Alerts** link.

The *Manage Account Related Alerts* page is displayed.

Manage Account Related Alerts Page

Manage Account Related Alerts

Enter your alert preferences and click "Save changes." Use this page to manage alerts for your checking and savings accounts. To view alerts you have received, go to [Received Mail and Alerts](#).

To manage other alerts, go to [Manage Non-account Related Alerts](#) or [Manage Custom Alerts](#).

Account Selection

Select the account for which you would like to manage the alerts.

*1234 - TEST NAME

Alert Information

Check the box next to the alert type to start receiving alerts for the corresponding alert type. Uncheck the box to stop receiving that type of alert.

Minimum Balance. Notifies you daily when the account's balance is below the amount specified, based on the previous day's transactions.

Minimum amount: \$

Negative Balance. Notifies you daily when the account's balance goes negative, based on the previous day's transactions.

Maximum Balance. Notifies you daily when the account's balance is above the amount specified, based on the previous day's transactions.

Maximum amount: \$

Credit - Posted. Notifies you if a specific credit transaction with a specific amount posts, based on the previous day's transactions. You will receive an alert for every transaction that matches this criteria.

Credit type: greater than \$ [Add another](#)

Debit - Posted. Notifies you if a specific debit transaction with a specific amount posts, based on the previous day's transactions. You will receive an alert for every transaction that matches this criteria.

Debit type: greater than \$ [Add another](#)

Alert Delivery Information

Specify how you would like to receive your alerts.

Bank Message. A detailed alert message will be sent to you via the alerts messaging system.

E-mail. Please select the e-mail address(es) to which you would like your alerts to be sent:

Primary E-mail address:

You do not have a secondary e-mail address on file. To have your alerts sent to a secondary e-mail address, you must have a secondary e-mail address on file. To enter an e-mail address, go to [Personal Preferences](#).

Save changes

Do not save changes

To begin receiving alerts:

1. Click the **Account Selection** arrow and select an account.
Note: Only accounts for which you are entitled are available for selection.
2. Select the check box for each alert you want to receive. Enter additional alert criteria, if applicable.
3. Specify the **Alert Delivery Information**.
The **Bank Message** option is automatically selected and delivers the alerts within Oriental Cash Management (available for viewing on the *Alerts* page).
The **E-mail** option delivers the alerts to a primary and/or secondary external e-mail address. The e-mail addresses must



be set up on the *Personal Preferences* page in order to be selected as a delivery method.

4. Click **Save changes**.

A confirmation message is displayed.

To stop receiving alerts:

1. Select an account from the account selection drop-down list.
2. De-select the check box for each alert you no longer want to receive.
3. Click **Save changes**.

A confirmation message is displayed.

Account Related Alerts

Alert	Description
Minimum Balance	This alert is sent to users whose starting balance is below the minimum balance set for the account. Note: This alert is based on the previous day ledger balance - BAI Code 15.
Maximum Balance	This alert is sent users whose starting balance is above the maximum balance set for the account. Note: This alert is based on the previous day ledger balance - BAI Code 15.
Negative Balance	This alert is sent to users who have a negative account balance.
Statement Available	This alert is sent to users who have an online statement available for viewing within Oriental Cash Management.
Incoming Wire Report	This alert is sent to users when an incoming wire report for this account has been received.
Outgoing Wire Status Change	This alert is sent to users when the status for an outgoing wire (from the selected account) changes.
Express Transfer Approval Pending	This alert is sent to all users who have the approver roll for an account where an express transfer has been entered but not transmitted.
Funds Transfer Approval Pending	This alert is sent to all users who have the approver roll for an account where a funds transfer has been entered but not transmitted.
Book Transfer Approval Pending	This alert is sent to all users who have the approver roll for an account where a book transfer has been entered but not transmitted.
ACH Approval Pending	This alert is sent to all users who have the Approver role for an account where



	an ACH has been entered but not transmitted.
ACH Template Approval Pending	This alert is sent to all users who have the Setup role for an account for which a request to add, edit, or delete a template has been submitted and requires approval.
ACH Template Activity	This alert is sent to users when there is an account that has an ACH transfer approval pending for which they are an approver.
Wire Approval Pending	This alert is sent to all users who have the Approver role for an account where a wire has been entered but not transmitted.
Credit Card Payment Approval Pending	This alert is sent to users when there is an account that has a credit card payment approval pending for which they are an approver.
Positive Pay	This alert is sent to users who have positive pay exception items that need to be resolved. Note: This alert is not available for use with the current positive pay service.
Credit Posted	This alert is sent to users when they have a credit transaction with a specific amount posted on the previous night. The user receives an alert for every transaction that matches this criterion.
Debit Posted	This alert is sent to users when they have a debit transaction with a specific amount posted on the previous night.
Check Presented	This alert is sent to users when a specific check payment has processed.
Book Transfer Template Activity	This alert is sent to users when there is an account that has a book transfer request approval pending for which they are an approver.
Book Transfer Template Approval Pending	This alert is sent to all users who have the Setup role for an account for which a request to add, edit, or delete a template has been submitted and requires approval.
Wire Transfer Template Approval Pending	This alert is sent to all users who have the Setup role for an account for which a request to add, edit, or delete a template has been submitted and requires approval.
Wire Template Activity	This alert is sent to users when there is an account that has a wire request approval pending for which they are an approver.



Stop Payment	This alert notifies you when a stop payment is requested.
Stop Payment Cancellation	This alert notifies you when a stop payment is canceled.

Manage Non-account Related Alerts

Use **Manage Non-account Related Alerts** to manage your non-account related alert messages. Alert requests can be added, modified, or removed.

To access the *Manage Non-account Related Alerts* page:

- On the *Received Mail and Alerts* page, click the **Manage Non-account Related Alerts** link.

The *Manage Non-account Related Alerts* page is displayed.

Manage Non-account Related Alerts Page

Manage Non-account Related Alerts

Manage your alerts not specifically related to an account and click "Save changes." To view alerts you have received, go to [Received Mail and Alerts](#).

To manage other alerts, go to [Manage Account Related Alerts](#) or [Manage Custom Alerts](#).

Alert Information

Check the box next to the alert type to start receiving alerts for the corresponding alert type. Uncheck the box to stop receiving that type of alert.

File download available. Notifies you when a new file is available for download.
File type: [Add another](#)

Alert Delivery Information

Specify how you would like to receive your alerts.

Bank Message. A detailed alert message will be sent to you via the alerts messaging system.

E-mail. Please select the e-mail address(es) to which you would like your alerts to be sent:

Primary E-mail address:

You do not have a secondary e-mail address on file. To have your alerts sent to a secondary e-mail address, you must have a secondary e-mail address on file. To enter an e-mail address, go to [Personal Preferences](#).

To begin receiving alerts:

1. Select the check box for each alert you want to receive. Enter additional alert criteria, if applicable.
2. Specify the **Alert Delivery Information**.
The **Bank message** option is automatically selected and delivers the alerts within Oriental Cash Management (available for viewing on the *Received Mail and Alerts* page).
The **E-mail** option delivers the alerts to a primary and/or secondary external e-mail address. The email-addresses must be set up on the *Personal Preferences* page in order to be selected as a delivery method.
3. Click **Save changes**.

A confirmation message is displayed.

To stop receiving alerts:

1. De-select the check box for each alert you no longer want to receive.
2. Click **Save changes**.
A confirmation message is displayed.



Non-account Related Alerts

Alert	Description
File Download	This alert is sent to users whenever a new file becomes available for download.
User Profile Activity	<p>This alert is sent to users with the Administration role when a user's profile is added, changed or deleted by another user with the Administration role.</p> <p>Note: Because the User Profile Activity alert is generated when a Oriental Cash Management user profile is created, modified, or deleted, users with the Administration role who choose to receive the User Profile Activity alert will receive the alert several times when creating a new user on the Setup New User or Copy User pages.</p>
User Profile Approval Pending Alert	<p>This notifies users with the Administration role when a user profile addition, modification, or deletion request requires their approval.</p> <p>Note: This alert is applicable if you require multiple approvals for user administration tasks.</p>

Other Alerts

Customers are automatically set up to receive the alerts in the table below. These alerts cannot be disabled through the *Manage Account Related Alerts* or *Manage Non-account Related Alerts* pages.

Alert	Description
Password Changed	This alert is sent to users whose password is successfully changed.
Stronger Authentication Re-registration Required	<p>This alert is sent to users who have been un-enrolled from Stronger Authentication (Secure Sign On) and need to re-enroll through the Stronger Authentication (Secure Sign On) process.</p> <p>Note: This alert is applicable to Secure Sign On customers only.</p>
E-mail Address Changed Alert	This alert is sent to users when their primary or secondary e-mail is successfully changed. The alert is delivered to the user's old e-mail address.
Transfer Failed Alert	This alert is automatically sent to users when an express transfer, funds



	<p>transfer, ACH, wire, loan, or book transfer request fails to process.</p> <p>Note: For future-dated wire transfers, the alert is generated when the final approval is received in Oriental Cash Management and the transfer is transmitted to the financial organization.</p>
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Contact Us

Use **Contact Us** to send mail messages requesting information about Oriental Cash Management services or requesting an account be set up, or deleted.

To send mail messages:

1. Click the **Administration** tab.

The *Administration Section Overview* page is displayed.

Administration Section Overview Page



Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

Communications

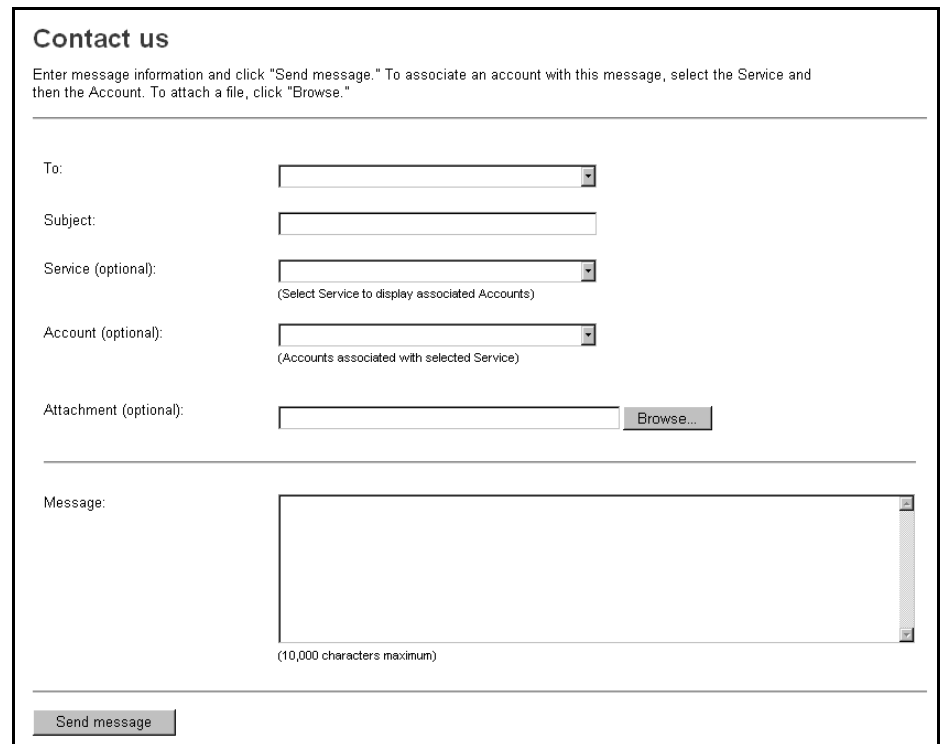
View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)
[View sent mail](#) [Download documents](#)

2. Click the **Contact us** link under **Communications**.

The *Contact us* page is displayed.

Contact Us Page



Contact us

Enter message information and click "Send message." To associate an account with this message, select the Service and then the Account. To attach a file, click "Browse."

To:

Subject:

Service (optional):
(Select Service to display associated Accounts)

Account (optional):
(Accounts associated with selected Service)

Attachment (optional):

Message:
(10,000 characters maximum)

Note: The *Contact us* page can also be accessed by clicking the **Contact us** link in the Message Center on the *Welcome* page.

3. Click the **To** arrow to select the message recipient.
4. Enter the appropriate message **Subject**.
5. If desired, include an account number with the message by first selecting a **Service** and then entering or selecting the **Account**.

Note: Only account-enabled services and accounts entitled to you are available for selection.

6. If desired, click **Browse** and select a file to attach to the message.
7. Enter your message in the **Message** field.
8. Click **Send message**.

The *Sent Mail* page is displayed with a confirmation message.

Contact Us Field Descriptions

Field	Description
To	The financial organization distribution list that will receive the message.
Subject	The subject of the message.
Service (optional)	List of entitled services.
Account (optional)	List of entitled accounts that are associated with the selected service.
Attachment (optional)	Displays the file path and name of the attached file.
Message	The message content.

Sent Mail

Use **Sent Mail** to view and delete mail messages sent to your financial organization.

To view sent mail:

1. Click the **Administration** tab.

The *Administration Section Overview* page is displayed.

Administration Section Overview Page

Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)
[View sent mail](#) [Download documents](#)

2. Click the **View sent mail** link under **Communications**.

The *Sent Mail* page is displayed.

Sent Mail Page

Sent Mail

Review your sent mail messages. To read a message, click its subject. To view messages you have received, go to [Received Mail and Alerts](#). To delete messages, check the desired messages and click "Delete messages."

Sent mail messages will be automatically deleted after 90 days.

[Select all](#) • [Deselect all](#)

	Date ▼	Sent To	Subject
<input type="checkbox"/>	03/03/2009	BANK	New Account

Sent Mail Field Descriptions

Field	Description
Date	The date the message was sent.
Sent To	Name of the financial organization distribution list that received the message.
Subject	The subject that was entered when message was composed.

3. Click the **Subject** of the message you want to view.

The *Sent Mail – Message Detail* page is displayed.

Sent Mail – Message Detail Page

Sent Mail - Message Detail

Review sent message information, or return to [Sent Mail](#). To delete this message, click "Delete message."

Date: 07/03/2008 04:51 PM (ET)
 To: CS
 Subject: Question about my account
 Account: *1234 - TEST NAME

Please contact me at 111-555-5555 about the account included in this message.

Thank you,
 Caren Customer

4. To view an attachment, click the attachment name. If the attachment does not open, it may not have passed the virus/file type check. Click the file a second time. If the file continues not to open, contact Support.
5. Click the **Sent Mail** link to return to the *Sent Mail* page.
Note: You can choose to delete the message by clicking **Delete message**.

To delete sent mail messages:

1. On the *Sent Mail* page select the messages you want to delete or click the **Select all** link to select all of the messages.
2. Click **Delete messages**.
 The *Sent Mail – Delete Messages Verification* page is displayed.

Sent Mail – Delete Messages Verification Page

Sent Mail - Delete Messages Verification

Review messages to be deleted and click "Delete messages", or return to [Sent Mail](#).

Date ▼	Sent From	Sent To	Subject
07/08/2008	200310 - ADMIN	CS	Request for new bill payment account

3. Click **Delete messages**.
 The *Sent Mail* page is displayed with a confirmation message.

Download Documents

Use **Download Documents** to download financial organization forms and documents.

To download a document:

1. Click the **Administration** tab.

The *Administration Section Overview* page is displayed.

Administration Section Overview Page

Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)
[View sent mail](#) [Download documents](#)

2. Click the **Download documents** link under **Communications**.

The *Download Documents* page is displayed.

Download Documents Page

Download Documents

To save a document to your computer, click the document name.

Document Name ▼	Description
Address change request form	Use this document to send us a change of address notification for your business or company
Coin currency request form	Use this form to submit cash and coin requests
Products & Services Brochure	Use this document to learn about the products and services we offer to both small and large businesses, as well as individuals

3. Click the **Document Name** of the document you want to save to your computer.

A file dialog box is displayed.

Note: If you are not prompted to save the document, the file may not have passed the virus/ file type check. Click the file a second time. If the file continues not to open, contact Customer Support.

4. Click **Save** to save the document to your computer.

Download Documents Field Descriptions

Field	Description
Document Name	The name of the financial organization form or document.
Description	Textual description associated with the form or document.

Self Administration

- **Overview**
- **Change Password**
- **Personal Preferences**
- **Manage Favorites**
- **User Activity Report**
- **Secure Token Setup**

Overview

Use **Self Administration** to change your password, change your e-mail address, manage links to your favorite Oriental Cash Management pages, view your activity history, and set up your token for transaction approval.

Change Password

Change password allows you to change your password whenever needed.

Personal Preferences

Personal preferences allow you to change your primary and secondary e-mail address, which is used to receive alert messages.

Manage Favorites

Manage favorites allows you to create links to five Oriental Cash Management pages you use frequently.

User Activity Report

User activity allows you to view user activity for a selected date or date range.

Secure Token Setup

Secure Token Setup allows token Approval role users complete their token setup for approving ACH and wire transactions. This is only applicable for financial organizations that use Secure Token Transaction Approval without Secure Token Sign On.

Note: FIS strongly recommends that organizations use Secure Token Sign On with Secure Token Transaction Approval as an added layer of security to mitigate fraud and financial loss.

Change Password

Use **Change Password** to change your password, as desired.

Note: The Change Password option is not available to customers using Secure Token Sign On.

To change your password:

1. Click the **Administration** tab.

The *Administration Section Overview* page is displayed.

Administration Section Overview Page

Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)
[View sent mail](#) [Download documents](#)

Company Administration

Perform company administration activities.

[User administration](#) [Account administration](#)
[User administration approval](#) [Approvals administration](#)

Self Administration

Perform self administration activities.

[Change password](#) [Manage favorites](#)
[Personal preferences](#) [View user activity report](#)

2. Click the **Change password** link under **Self Administration**.

The *Change Password* page is displayed.

Change Password Page

Change Password

Please provide the information below and then click "Save changes."

Enter current password:

Enter new password:

(Passwords are not case sensitive, are 8 to 12 characters long and must contain at least 1 letter and 1 number.)

Confirm Password:

3. Enter your current password in the **Enter current password** field.
4. Enter a new password in the **Enter new password** field using the following guidelines:
 - Note:** The characters you enter are masked and display as asterisks.
 - a. The required password length is 8 – 12 alphanumeric characters.
 - b. These special characters (#, \$, @) are allowed.
 - c. Passwords must include at least 2 of the 3 character types (alpha, numeric, and/or the 3 allowed special characters).
 - d. Passwords may include no more than 3 consecutive repeating characters.
 - e. Passwords are not case sensitive.
 - f. Passwords cannot include spaces.
 - g. A password cannot be the same as the associated User ID.
5. In the **Confirm new password** field, re-enter the same new password. This allows the system to verify that you know what you have entered.
6. Click **Save changes**.

If the two character strings you entered are the same, a confirmation page is displayed.

Personal Preferences

Use **Personal Preferences** to manage your e-mail address for receipt of alerts through e-mail and to specify your preferences for splash page display (if enabled by your financial organization). A primary e-mail address is required for e-mail alerts, while a secondary e-mail address is optional. Splash pages are displayed after Sign On if specified by your financial organization.

To access the *Personal Preferences* page:

1. Click the **Administration** tab.

The *Administration Section Overview* page is displayed.

Administration Section Overview Page

Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)
[View sent mail](#) [Download documents](#)

Company Administration

Perform company administration activities.

[User administration](#) [Account administration](#)
[User administration approval](#) [Approvals administration](#)

Self Administration

Perform self administration activities.

[Change password](#) [Manage favorites](#)
[Personal preferences](#) [View user activity report](#)

2. Click the **Personal preferences** link under **Self Administration**.

The *Personal Preferences* page is displayed.

Personal Preferences Page

Personal Preferences

E-mail

The primary e-mail address listed below will be used for bank communications such as alerts and electronic statement notifications.

A secondary e-mail address can be added for use as an optional or backup e-mail. The ability to enable the secondary e-mail address will accrue at the individual function to which it relates (e.g. Add Alerts page).

Primary e-mail address: caren.customer@work.com [Change this address](#)

Secondary e-mail address: No secondary e-mail address on file [Change this address](#)

Splash Page Opt Out

Select your preferences for splash page display. Splash pages are displayed after Sign On if specified by your financial institution.

Show informational splash pages

Show marketing splash pages

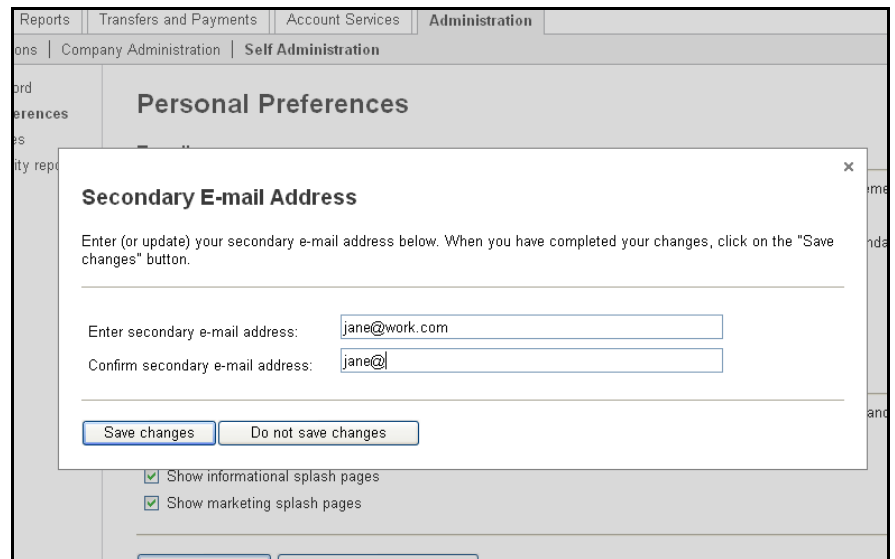
Change Primary or Secondary E-mail Address

To change your primary or secondary e-mail address:

1. On the *Personal Preferences* page, click the **Change this address** link associated with the e-mail address.

The selected *E-Mail Address* page is displayed over the *Personal Preferences* page through a Web 2.0 interaction.

E-mail Address Page



The screenshot shows a web application interface with a navigation menu at the top (Reports, Transfers and Payments, Account Services, Administration) and a breadcrumb trail (Company Administration | Self Administration). The main content area is titled "Personal Preferences". A modal dialog box titled "Secondary E-mail Address" is overlaid on top. The dialog contains the following text: "Enter (or update) your secondary e-mail address below. When you have completed your changes, click on the 'Save changes' button." Below this text are two input fields: "Enter secondary e-mail address:" with the value "jane@work.com" and "Confirm secondary e-mail address:" with the value "jane@". At the bottom of the dialog are two buttons: "Save changes" and "Do not save changes". Below the dialog, in the background, are two checked checkboxes: "Show informational splash pages" and "Show marketing splash pages".

2. Enter the new e-mail address.
3. Enter the e-mail address again to confirm it.



4. Click **Save changes**.
A confirmation message is displayed.

Splash Page Opt Out

If enabled by your financial organization, you can choose to stop receiving informational and/or marketing splash pages.

To opt out of informational and/or marketing splash pages:

1. Uncheck the **Show informational splash pages** and/or the **Show marketing splash pages** option.
2. Click **Save changes**.
A confirmation message is displayed.

Personal Preferences Field Descriptions

Field	Description
Primary e-mail address	The main e-mail address set up to receive e-mail alert messages.
Secondary e-mail address	The second e-mail address setup to receive e-mail alert messages.

Manage Favorites

Use **Manage Favorites** to create links (favorites) to up to five Oriental Cash Management pages you use frequently. Once created, links to your favorites become available for selection from the left navigation panel on the *Welcome* page.

To access the *Manage Favorites* page:

1. Click the **Administration** tab.

The *Administration Section Overview* page is displayed.

Administration Section Overview Page

Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)
[View sent mail](#) [Download documents](#)

Company Administration

Perform company administration activities.

[User administration](#) [Account administration](#)
[User administration approval](#) [Approvals administration](#)

Self Administration

Perform self administration activities.

[Change password](#) [Manage favorites](#)
[Personal preferences](#) [View user activity report](#)

2. Click the **Manage favorites** link under **Self Administration**.

The *Manage Favorites* page is displayed.

Manage Favorites Page

Manage Favorites

You can have up to five functions or pages as your favorites. Once you add them, your favorites will be listed on the [Welcome page](#), giving you one-click access as soon as you sign on.

You currently have no favorites.

Add a Favorite

To add a favorite, select an item in the following list and then click the "Add Favorite" button.

- Quick balance account report
- Summary report
- Account transaction search
- Transaction report
- Combined report
- Manage saved reports

To add a favorite:

1. Select a page you want to add as a favorite.
 - Note:** Only one favorite can be added at a time.
2. Click **Add Favorite**.
 - The favorite is saved and a confirmation message is displayed at the top of the page.

To delete a favorite:

- Click the **Delete Favorite** link associated with the favorite you want to delete.

Manage Favorites Page

Manage Favorites

You can have up to five functions or pages as your favorites. Once you add them, your favorites will be listed on the [Welcome page](#), giving you one-click access as soon as you sign on.

Your Current Favorites (1)

Single check stop payment request	Delete Favorite
-----------------------------------	---------------------------------

Add a Favorite

To add a favorite, select an item in the following list and then click the "Add Favorite" button.

- Quick balance account report
- Summary report
- Account transaction search
- Transaction report
- Combined report
- Manage saved reports

The favorite is removed and confirmation message is displayed at the top of the page.

User Activity Report

Use the **User Activity Report** to view user activity for a selected date or date range.

Note: Non Admin users can only view their own activity. Admin users can view activity for all company users.

To access the *User Activity Report* page:

1. Click the **Administration** tab.

The *Administration Section Overview* page is displayed.

Administration Section Overview Page

Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)
[View sent mail](#) [Download documents](#)

Company Administration

Perform company administration activities.

[User administration](#) [Account administration](#)
[User administration approval](#) [Approvals administration](#)

Self Administration

Perform self administration activities.

[Change password](#) [Manage favorites](#)
[Personal preferences](#) [View user activity report](#)

2. Click the **View user activity report** link under **Self Administration**.

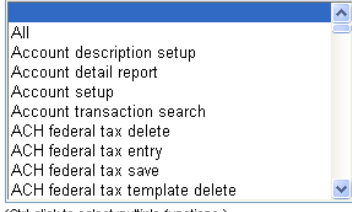
The *User Activity Report Criteria* page is displayed.

User Activity Report Criteria Page




User Activity Report Criteria

Select appropriate report criteria and click "Generate report."

Up to 18 months of data are available, a maximum of three months may be retrieved during a single search, to retrieve a limited amount of data, select specific criteria.

Function: 

User ID: All users
 Enter user ID:
 Specific user:

Date range: Specific date: / / 
(mm/dd/yyyy)
 From: / / 
(mm/dd/yyyy)
 To: / / 
(mm/dd/yyyy)

3. Select a **Function** or use **Ctrl-click** to select multiple functions.
Note: Only functions associated with the Oriental Cash Management services entitled to you are available for selection.
4. If you have the Administration role, you can view activity for one or all users in your company by selecting one of the following:
All users. Use this option to view activity for all users within your company.
Enter user ID. Use this option to view activity for a user who has been deleted.
Specific user. Use this option to view activity for a specific user.
Note: Users who have been deleted do not appear in the **Specific user** list.
5. Enter a **Specific date** or a **From** and **To** date. Click on the calendar icon to select the search dates.
6. Click **Generate report**.
 The *User Activity Report* page is displayed.



User Activity Report Page

User Activity Report

To change report criteria, return to [User Activity Report Criteria](#).

Date created: 07/09/2008 09:01:22 AM (ET)
Function: Contact us, Create Mail, Delete mail
User ID: ADMIN
Date range: 06/08/2008 to 07/09/2008

(To view activity detail, click the date)

Date ▼	User ID	User Name	IP Address	Function
07/09/2008 09:00:42 AM (ET)	ADMIN	CCustomer	192.168.1.1	Create Mail
07/08/2008 04:56:53 PM (ET)	ADMIN	CCustomer	192.168.1.1	Delete mail
07/08/2008 04:24:08 PM (ET)	ADMIN	CCustomer	192.168.1.1	Create Mail
07/02/2008 10:26:51 AM (ET)	ADMIN	CCustomer	192.168.1.1	Delete mail
07/02/2008 10:25:18 AM (ET)	ADMIN	CCustomer	192.168.1.1	Delete mail

7. To view the details for a particular activity, click the **Date** link.
The *User Activity Report – Detail* page is displayed.



User Activity Report – Detail Page

User Activity Report - Detail

Review the details for this activity or return [User Activity Report](#).

Activity

Date: 07/09/2008 09:00:42 AM (ET)
 User ID: ADMIN
 User name: CCustomer
 IP address: 192.168.1.1
 Function: Create Mail

Activity Detail

Field Name	Field Information
Company ID:	200310
User ID:	ADMIN
User Name:	ADMIN
Message Created Date:	07/09/2008 09:00:41 AM (ET)
Message To:	CS
Message Subject:	Request for new account
Message Body:	Please contact me at 111-555-5555 to set up a new account. Thank you, Caren Customer

To return to the *User Activity Report* page, click the **User Activity Report** link.

User Activity Report Field Descriptions

Field	Description
Date created	The date and time (Eastern Time) that the report was generated.
Function	The function(s) selected from the <i>User Activity Report Criteria</i> page.
User ID	The identification of the user who generated the report.
User Name	The name of the user who generated the report.
Date range	The specific date or date range selected from the <i>User Activity Report Criteria</i> page.
Date	The date and time that the user performed a specific task/function.
User ID	The identification of the user who performed the task/function.
IP Address	The Internet Protocol address assigned to the computer of the user who performed the task.
Function	The function performed by the user.

Secure Token Setup (Only applies to ACH Customers)

Use **Secure Token Setup** to complete token device setup for users of companies that use Secure Token Transaction Approval without Secure Token Sign On.

Note: FIS strongly recommends that organizations use Secure Token Sign On with Secure Token Transaction Approval as an added layer of security to mitigate fraud and financial loss.

To access the *Secure Token Setup* page:

1. Click the **Administration** tab.
The *Administration Section Overview* page is displayed.

Administration Section Overview Page

Administration

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Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)
[View sent mail](#) [Download documents](#)

Company Administration

Perform company administration activities.

[User administration](#) [Account administration](#)
[User administration approval](#) [Approvals administration](#)

Self Administration

Perform self administration activities.

[Personal preferences](#) [View user activity report](#)
[Manage favorites](#) [Secure token setup](#)

2. Click the **Secure token setup** link under **Self Administration**.
The *Secure Token Setup* page is displayed.

Secure Token Setup Page

Secure Token Setup

Secure Token is a security service to help protect you from fraudulent online activity. You will be required to enter a passcode for some activities during your online banking session. Your passcode is a combination of your Personal Identification Number (PIN) and a one-time-use code generated by the token device you have been provided. If you have not received your token device, please contact your administrator.

To set up your token device for the first time, enter the currently displayed token code and a PIN of your own choosing, and click "Submit." To reset your token device, please contact customer support.

Token code:

PIN:

Confirm PIN:

3. Enter the **Token code** that is currently displayed on your token device.
4. Enter a **PIN** of your choice.
5. Re-enter your PIN in the **Confirm PIN** field.
6. Click **Submit**.

A confirmation message is displayed on the page.

Secure Token Setup Field Descriptions

Field	Description
Token code	The code displayed by the user's token.
PIN	The unique Personal Identification Number (PIN) chosen by the user. Up to 15 alphanumeric characters.
Confirm PIN	Duplicate entry of Personal Identification Number (PIN) entered by user.

Company Administration

- **Overview**
- **User Administration**
- **User Administration Approval**
- **Account Administration**
- **Approvals Administration**

Overview

Use **Company Administration** to manage your employee's access to banking services, accounts, and actions, and to rename your company's accounts, if desired.

Administration Role

Upon initial setup on Oriental Cash Management, a company is assigned a primary user who is assigned the Administration role. The primary user is entitled to all services and to all accounts associated with those services (per the company profile) upon initial sign on to Oriental Cash Management. The service and account entitlements may be modified, as desired (through User Setup). Please note, if a change is made to the company profile (i.e. added or deleted services) or the accounts associated with available services, the primary user is once again entitled to all services and all accounts associated with those services upon sign on into Oriental Cash Management after the change. Modifications made to the service and account entitlements prior to the company profile change no longer apply and need to be re-applied, if desired.

The primary user can add, edit, or delete Oriental Cash Management users and assign service level and account level entitlements to users (through User Setup) to allow access to the company's available services. The primary user may also create and entitle additional users to perform these functions by assigning the Allow Administration role to their user setup.

Note: Multiple users can be assigned the Administration role.

User Administration

Users can be created, modified, copied, or deleted by navigating through the user administration screen flow. Service level entitlements and account assignments may be assigned to or modified for individual users. A Copy User feature allows user entitlements to be copied from one user to another and assists in streamlining the setup of additional users.

The user administration process consists of entering user information and role assignments, assigning service level and account entitlements. Users only have access to those services and accounts that have been assigned to them by an Administrative user.



User Administration Approval

If your company requires multiple approvals for user adds, changes, and deletes, you can use the *User Administration Approval – Selection* page to perform several administrative functions including:

- Viewing pending user profile requests
- Approving pending user profile requests
- Canceling pending user profile requests

Account Administration

Text names (nicknames) can be created for accounts to help in easily identifying the accounts used in your online banking session. These nicknames do not change the name of the account at your financial organization; the names are meant to be more convenient in spotting your desired account within your online session.

Approvals Administration

Approval parameters can be set for transaction amounts for a service, which would require approvals when the amount is less than, equal to, or greater than the specified transaction amount.

User Administration

Use **User Administration** to add a new user or select an existing user to edit, copy, or delete. If your company requires multiple approvals for user adds, changes, and deletes, all required approvals must be received before the request is processed.

To access the *User Administration* page:

1. Click the **Administration** tab.

The *Administration Section Overview* page is displayed.

Administration Section Overview Page

Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)
[View sent mail](#) [Download documents](#)

Company Administration

Perform company administration activities.

[User administration](#) [Account administration](#)
[User administration approval](#) [Approvals administration](#)

Self Administration

Perform self administration activities.

[Change password](#) [Manage favorites](#)
[Personal preferences](#) [View user activity report](#)

2. Click the **User administration** link under **Company Administration**.

The *User Administration* page is displayed.

User Administration Page

User Administration

To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to [User Administration - Add User](#). To manage a user's access, click "System access."

User ID ▲	First Name	Last Name	Additional Information
CARL	Carl	Customer	System access
CCUSTOMER	Caren	Customer	System access
ENTRY	Entry	User	System access
CUSTOMER1	Chris	Customer	System access



View a User Profile

To view details for a user's profile:

- Click the corresponding user ID.
The *User Profile* page is displayed.

User Profile Page

User Profile

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to [User Administration](#).

[Edit user roles](#) • [Copy user](#) • [Delete user](#)

User Information

User ID:	CARL
First name:	Carl
Last name:	Customer
Primary e-mail address:	carl@work.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Setup Approval

Assigned Services

[Edit user services](#)

To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or application access, click on the associated details link.

Service Name ▲	Details
Bill Payment	Add
Book Transfer	Add
CCD Collection	View/Change
CCD Payment	Add
CTX Collection	Add
CTX Payment	Add
Positive Pay	View/Change
PPD Collection	Add
PPD Payment	Add
Stop Payment	Add

User Limits

To modify user limits for services and accounts to which this user has access, click on the associated details link.

Service Name	Details
ACH	View/Change

Creating a New User

The user creation process includes:

- Entering user information and assigning roles
- Adding services
- Adding account access to services
- Adding application access to services (applicable for File Download and File Upload)
- Modifying limits (applicable for ACH, Wire, and Business Bill Payment)
- Submitting the user profile for approval (for companies requiring multiple approvals)

Use **User Administration – Add User** to begin the process of creating a new user. If your company requires multiple approvals for user administration, then the new profile cannot be used until all required approvals are received.

To access the *User Administration – Add User* page:

- On the *User Administration* page, click the **User Administration – Add User** link.

User Administration Page

User Administration

To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to [User Administration - Add User](#). To manage a user's access, click "System access."

Note: If Secure Token Sign On is enabled, a token device is requested for the user once the setup is completed and saved. The user cannot sign on to Oriental Cash Management until they receive their token device. You can monitor the status of the request by checking for a fulfillment date on the *System Access – Edit* page. When that date appears, it indicates the financial organization has processed the request and is sending the token device on the date indicated.

The *User Administration – Add User* page is displayed.



User Administration – Add User Page

User Administration - Add User

Enter the new user's information and role(s) below, then click on "Continue."

User Information

User ID:

Password:

(Passwords are not case sensitive, are 8 to 12 characters long and must contain at least 1 letter and 1 number.)

Confirm password:

First name:

Last name:

Primary e-mail address:

Secondary e-mail address (optional):

Additional information (optional):

User Roles (optional)

Allow this user to setup templates.
(This entitles the user to template setup capabilities for only those services and accounts to which the user has been entitled.)

Allow this user to approve transactions.
(This entitles the user to transmit capabilities for only those services to which the user has been entitled.)

Grant this user administration privileges.
(This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

User Administration – Add User Field Descriptions

Field	Description
User ID	The user's identification.
Password	The user's starter password. Password must be 8 - 12 alphanumeric characters and must contain at least one letter and one number. Upon initial login to Oriental Cash Management, the user is prompted to create a new password.
Confirm password	The user password confirmation.
First name	The user's first name.
Last name	The user's last name.
Primary e-mail address	The user's primary e-mail address.
Secondary e-mail address	The user's secondary e-mail address.
Additional information	Descriptive text for the user.

Entering User Information and Assigning Roles

The first step in creating a new user is entering general information about the user and assigning roles on the *User Administration – Add User* page, as follows:

1. Enter the **User ID**.
2. Enter the user's **Password**.
3. Re-enter the user's password in the **Confirm password** field.
4. Enter the user's **First name**.
5. Enter the user's **Last name**.
6. Enter the user's **Primary e-mail address**.
7. Enter the user's **Secondary e-mail address** (optional).
8. Enter **Additional information** (optional) for the user.
9. Select one or more of the following **User Roles**:

Allow this user to setup templates.

Allow this user to approve transactions. For companies using the Remote Deposit Capture service, users entitled to the Approval role are set up with the Depositor role on the Remote Deposit Capture System; however, all new users are set up with the Operator and Reviewer roles on the Remote Deposit Capture System.

Note: The Remote Deposit Capture service is currently in pilot and is not available to all users.

Grant this user administration privileges. For companies using the Remote Deposit Capture service, users entitled to the Administration role are automatically set up with the Supervisor role on the Remote Deposit Capture System; however, all new users are set up with the Operator and Reviewer roles on the Remote Deposit Capture System.

Note: The Remote Deposit Capture service is currently in pilot and is not available to all users.

10. Click **Continue**.

The *User Administration – Add User Services* page is displayed. Use this page to assign services, as described in the following *Adding Services* section.

Adding Services

The second step in creating a new user is adding services to the user's profile on the *User Administration – Add User Services* page.

When a new service is added to a company's profile it must be entitled to the company users.

Note: Some services have dependencies on other services and must be enabled together. Refer to the *Dependent Services* section on page 88 for a list of these services.

You can add services as follows:

1. On the *User Administration – Add User Services* page, click the check box associated with each desired service. To entitle a user to all available services click the **Select all** link above the table header.

User Administration – Add User Services Page

User Administration - Add User Services

Select the services to which the user will have access and click "Save user." To edit the user's profile information, click "Edit user information."

User Information [Edit user information](#)

User ID: C12345
 First name: Hans
 Last name: Customer
 Primary e-mail address: Hans.Customer@test.com
 Secondary e-mail address (optional): No secondary e-mail address on file
 Additional information (optional):
 Roles: Administration
 Setup
 Approval

Available Services [Select all](#) • [Deselect all](#)

Service Name ▲	Entitled
Credit Card Payments	<input type="checkbox"/>
Credit Card Reporting	<input type="checkbox"/>
Deposit Account Reporting	<input type="checkbox"/>
Deposit Reporting	<input type="checkbox"/>
Domestic Wire	<input type="checkbox"/>
Express Transfer	<input type="checkbox"/>
Federal Tax	<input type="checkbox"/>
PPD Collection	<input type="checkbox"/>
PPD Payment	<input type="checkbox"/>
Statements and Documents	<input type="checkbox"/>
USD International Wire	<input type="checkbox"/>

2. Click **Save user**.

The *User Profile* page is displayed.



User Profile Page

User Profile

The user was updated successfully. Before some services can be used, accounts must be assigned to those services that require account-level access. User limits default to the associated company limits but may be changed. To review the approval settings, which may be impacted by this change, go to [Approvals Administration](#).

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to [User Administration](#).

To modify the user's system access or e-mail addresses, go to [System access](#).

User Information

[Edit user roles](#) • [Copy user](#) • [Delete user](#)

User ID:	C12345
First name:	Hans
Last name:	Customer
Primary e-mail address:	Hans.Customer@test.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Administration Setup Approval

Assigned Services

[Edit user services](#)

To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or application access, click on the associated details link.

Service Name ▲	Details
CCD Collection	Add
CCD Payment	Add
Credit Card Payments	Add
Credit Card Reporting	Add
Domestic Wire	Add
File Download	Add
File Upload	Add
Information Reporting	Add
Loan	Add
Loan Advance	
Loan Payment	
Reporting	
Stop Payment	Add
USD International Wire	

User Limits

To modify user limits for services and accounts to which this user has access, click on the associated details link.

Service Name	Details
ACH	View/Change
Wire	View/Change

Note: The following links are not shown for companies that require multiple approvals for user administration: **Edit user roles**, **Copy user**, and **Delete user**.

If your company does not require multiple approvals for user administration, the user's profile is created and a confirmation message is displayed on the page. You can complete the user's setup by adding account access, application access (if applicable), and modifying service limits (if applicable), as described in the following sections.

If your company requires multiple approvals for user administration, the user profile is created only after all of the required approvals are received. You should complete the user's setup by adding account access, application access (if applicable), modifying service limits (if

applicable), and then submitting the user profile for approval. Once you submit a user profile for approval, further changes cannot be made to it until all approvals have been received or the request is canceled.

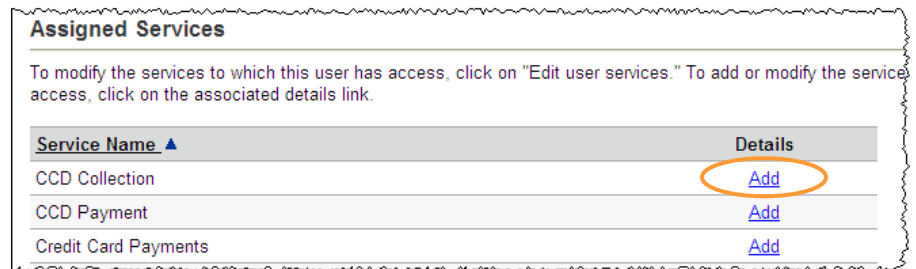
Adding Account Access to Services

The third step in creating a new user is setting up account access to services on the *Account Access – Add* page. Account level entitlements be assigned for all users before a new service can be used. An **Add** link under the **Assigned Services** section indicates services that require account or application level access.

You can add account access as follows:

1. On the *User Profile* page, click the **Add** link associated with the service to assign account level access.

User Profile Page



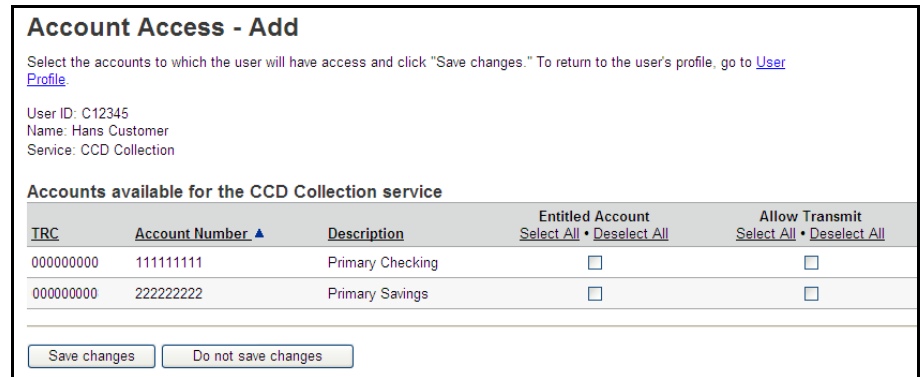
Assigned Services

To modify the services to which this user has access, click on "Edit user services." To add or modify the service access, click on the associated details link.

Service Name ▲	Details
CCD Collection	Add
CCD Payment	Add
Credit Card Payments	Add

The *Account Access – Add* page is displayed.

Account Access – Add Page



Account Access - Add

Select the accounts to which the user will have access and click "Save changes." To return to the user's profile, go to [User Profile](#).

User ID: C12345
Name: Hans Customer
Service: CCD Collection

Accounts available for the CCD Collection service

TRC	Account Number ▲	Description	Entitled Account Select All • Deselect All	Allow Transmit Select All • Deselect All
00000000	11111111	Primary Checking	<input type="checkbox"/>	<input type="checkbox"/>
00000000	22222222	Primary Savings	<input type="checkbox"/>	<input type="checkbox"/>

Save changes Do not save changes

2. Click the check box associated with each account to entitle account level access. Use the **Select All** link to entitle all accounts for the service.

If your company is using Remote Deposit Capture, the accounts you entitle for the user on this page are automatically enabled for the user on the Remote Deposit Capture System.

Note: The Remote Deposit Capture service is currently in pilot and is not available to all users.

3. Click **Save changes**.

The *User Profile* page is displayed with a confirmation message.



Adding Application Access to Services

If applicable, the fourth step in creating a new user is setting up application access to File Upload or File Download through the *User Profile* page. If your company does not use File Upload or File Download, proceed to the *Modifying Limits* section on page 83.

Adding File Upload Access

To add File Upload access:

1. On the *User Profile* page, click the **Add** link associated with the File Upload service to assign application level access.
The *Application Upload Access – Add* page is displayed.

Application Upload Access – Add Page

Application Upload Access - Add

Add the upload actions to which the user will have access and click "Save changes." To return to the user's profile, go to [User Profile](#).

User ID: KYLE
Name: Kyle Customer
Service: File Upload

Applications available for the File Upload service

Name ▲	Send	Approve	Delete
	Select All • Deselect All	Select All • Deselect All	Select All • Deselect All
ACH UPLOAC	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CHECKS ISSUED	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
UPLOAD_ ACH_ ALL	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
UPLOAD_ ACH_ NONE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
UPLOAD_ ACH_ CHKS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Save changes
Do not save changes

2. Click the check box associated with each upload action that the user can access for the application. Click the **Select All** link to select all of the check boxes for a specific upload action.
3. Click **Save changes**.
The *User Profile* page is displayed with a confirmation message.

Adding File Download Access

To add File Download access:

1. On the *User Profile* page, click the **Add** link associated with the File Download service to assign application level access.

The *Application Download Access – Add* page is displayed.

Application Download Access – Add Page

Application Download Access - Add

Select the applications that the user can download and click "Save changes." To return to the user's profile, go to [User Profile](#).

User ID: KYLE
Name: Kyle Customer
Service: File Download

Applications available for the File Download service

Name ▲	Receive Select All • Deselect All
ACH CORPORATE PAYMENTS	<input type="checkbox"/>
ACH EDI REPORT	<input type="checkbox"/>
ACH RETURN FILE	<input type="checkbox"/>
ACH RETURN ITEMS REPORT	<input type="checkbox"/>
APP3	<input type="checkbox"/>
NEW APPLICATION	<input type="checkbox"/>

2. Click the check box associated with the application the user can download. Click the **Select All** link to select all of the check boxes.

3. Click **Save changes**.

The *User Profile* page is displayed with a confirmation message.

Modifying Limits

If applicable, the fifth step in creating a new user is modifying a user's daily maximum limit and account limits associated with Wire, ACH, or Business Bill Pay services through the *User Profile* page. If your company does not use ACH, Wire, or Business Bill Pay and requires multiple approvals for user administration, proceed to the *Submitting a User Profile for Approval* section on page 86.

The user's limits cannot exceed the company limits. If a company limit is changed making it more restrictive than the end user limit, the end user limit is automatically set to the company limit. Excluded transactions will not be included in the cumulative totals used for limit filtering and will not be reflected in the Today's totals calculated in associated reports.

Modifying Wire Limits

Wire limit checking proceeds in the following order:



- User Daily Limit
- Company Daily Limit
- User Daily Account Limit
- Company Daily Account Limit
- User Transaction Limit
- Company Transaction Limit

To modify Wire limits:

1. Click the **View/Change** link associated with the Wire service.
The *Setup User Wire Limits* page is displayed.

Setup User Wire Limits Page

Setup User Wire Limits

User ID: KYLE
User name: Kyle Customer

Each limit must be no greater than the company limit setup by the bank. You may modify limit amounts for the user's Wire transactions and click "Save changes" or return to [User Profile](#). To view company limits, view [Company Limits](#).

Daily Maximum Limit

Enter the maximum daily amount allowed for the sum of all the user's Wire transactions.

User daily limit: \$

Account Limits

Enter limit amounts for each of the user's Wire accounts or select the No limit checkboxes.

Account Number ▲	User Individual Transaction Limit	User Daily Account Limit	No Limit
*1234 - TEST NAME	\$ <input type="text" value="8,000.00"/>	\$ <input type="text"/>	<input checked="" type="checkbox"/>
*2025 - CASH	\$ <input type="text" value="8,000.00"/>	\$ <input type="text"/>	<input checked="" type="checkbox"/>

2. Enter the **User daily limit** or select the **No Limit** option (if applicable). The **No Limit** options are only available if the company limit is set to Not Used.
3. Enter the **User Individual Transaction Limit** and **User Daily Account Limit** for each of the accounts, or check the **No Limit** check box (if applicable).
4. Click **Save changes**.
The *User Profile* page is displayed.

Modifying ACH Limits

ACH limit checking proceeds in the following order:

- User Daily Limit
- User ACH Service Limit
- User's Company Daily Limit
- User's Company ACH Service Limit



- User Daily Account Limit
- Company Daily Account Limit
- Company Transaction Detail Limit

To modify ACH limits:

1. Click the **View/Change** link associated with the ACH service.
The *Setup User ACH Limits* page is displayed.

Setup User ACH Limits Page

Setup User ACH Limits

User ID: KYLE
User name: Kyle Customer

Each limit must be no greater than the company limit setup by the bank. You may modify limit amounts for the user's ACH transactions and click "Save changes" or return to [User Profile](#). To view company limits, view [Company Limits](#).

Daily Maximum Limit

Enter the maximum daily amount allowed for the sum of all the user's ACH transactions.

User daily limit: \$

Daily Maximum Service Limits

Enter the maximum daily amount for each of the user's ACH services.

ACH Service ▲	User Daily Service Limit
ACH File Upload	\$ <input type="text" value="4,500.00"/>
CCD Collection	\$ <input type="text" value="5,000.00"/>
CCD Payment	\$ <input type="text" value="1,000.00"/>

Account Limits

Enter limit amounts for each of the user's ACH accounts or select the No limit checkboxes.

Account Number ▲	User Daily Account Limit	No Limit
*1234 - TEST NAME	\$ <input type="text"/>	<input checked="" type="checkbox"/>
*1278 - PAYMENTS	\$ <input type="text"/>	<input checked="" type="checkbox"/>
*6444 - PAYMENT2	\$ <input type="text"/>	<input checked="" type="checkbox"/>

2. Enter the **User daily limit** or select the **No Limit** option (if applicable). The **No Limit** options are only available if the company limit is set to Not Used.
3. Enter the **User Daily Service Limit** for each listed ACH service or select the **No Limit** option (if applicable).
4. Enter the **User Individual Transaction Limit** and **User Daily Account Limit** for each of the accounts, or check the **No Limit** check box.
5. Click **Save changes**.
The *User Profile* page is displayed.

Modifying Business Bill Payment Limits

Business Bill Payment limit checking proceeds in the following order:

- User Transaction Limit
- User's Company Transaction Limit

To modify Bill Pay limits:

1. Click the **View/Change** link associated the Bill Pay service.
The *Setup User Bill Pay Limits* page is displayed.

Setup User Bill Pay Limits Page

Setup User Bill Pay Limits

User ID: KYLE
User name: Kyle Customer

To specify the transaction limit for the user's Bill Pay transactions, select "User transaction limit," enter the desired limit and click "Save changes." The transaction limit must be less than or equal to the company transaction limit set up by the bank. To use the transaction limit set up in the Small Business Bill Pay system, select "Use company transaction limit " and click "Save changes" or return to [User Profile](#). To view company transaction limits, go to [Company Limits](#).

User Transaction Limit

Use company transaction limit

User transaction limit: \$

2. Enter a specific **User transaction limit**, or select the **Use company transaction limit** option. The **User transaction limit** must be less than the company's transaction limit.
3. Click **Save changes**.
The *User Profile* page is displayed.

View Company Limits

To view your company's limit for ACH, Business Bill Pay, or Wire:

- Click the **Company Limits** link on the *Setup User ACH Limits*, *Setup User Bill Pay Limits*, or *Setup User Wire Limits* page.

The *Company Limits* page is displayed in a new browser window.



Company Limits Page

[Print this page](#) • [Close window](#)

Company Limits

Report created: 11/11/2008 05:30 PM ET

Daily Maximum ACH Limits

The maximum daily amount allowed for the sum of all the company's ACH transactions.

Company daily limit: \$1,000.00
Today's total: \$0.00

<i>Service Name</i>	<i>Company Daily ACH Service Limit</i>	<i>Today's Total</i>
Funds Transfer	\$0.00	\$0.00

Daily Account ACH Limits

The daily limit amounts for each of the company's ACH accounts.

<i>Account Number</i>	<i>Company Daily Account Limit</i>	<i>Today's Total</i>
*9903 - test1	\$0.00	\$0.00
*8989 - test3	\$0.00	\$0.00
*7888 - test2	\$0.00	\$0.00

ACH Transaction Detail Limits

The transaction detail limit for each ACH service.

<i>Service Name</i>	<i>Company ACH Transaction Detail Limit</i>
Funds Transfer	\$0.00

Bill Pay Transaction Limit

The individual transaction limit for this company's Business Bill Pay transactions.

Transaction limit: \$12,000.00

Submitting a User Profile for Approval

If your company requires multiple approvals for user administration, you need to submit the user profile for approval after you have assigned services, account entitlements, application access (if applicable), and limits (if applicable).

Once you submit a user profile for approval, further changes cannot be made until all approvals have been received or the request is canceled.

To submit a user profile for approval:

1. On the *User Profile* page, click **Save user**.

The *User Profile – Confirmation* page is displayed with a confirmation message.

Dependent Services

The following table shows the services that must be enabled in conjunction with one another. For example, when enabling a user for Deposit Reporting, the Information Reporting service must also be enabled. An asterisk (*) denotes those services for which account access must be enabled.

Note: The service in the right column must be enabled for the service in the left column to have any effect on the user's entitlements.

If Enabled	Also Enable
One time wire transfer entry	*Domestic Wire
Foreign Currency International Wire	*Domestic Wire
Incoming Wire Report	Account Reports or Deposit Reporting or Deposit Account Reporting
USD International Wire	*Domestic Wire
Loan Advance	*Loan
Loan Payment	*Loan
Account Reports	*Information Reporting
Deposit Account Reporting	*Information Reporting
Deposit Reporting	*Information Reporting

Modifying an Existing User

General user information, service level, account level entitlements, and user limits may be modified for existing users. In addition, the user's Secure Sign On and Secure Token Sign On settings may be modified through the *User Administration* page.

To access the *User Administration* page:

1. Click the **Administration** tab.

The *Administration Section Overview* page is displayed.



Administration Section Overview Page

Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)
[View sent mail](#) [Download documents](#)

Company Administration

Perform company administration activities.

[User administration](#) [Account administration](#)
[User administration approval](#) [Approvals administration](#)

Self Administration

Perform self administration activities.

[Change password](#) [Manage favorites](#)
[Personal preferences](#) [View user activity report](#)

2. Click the **User administration** link under **Company Administration**.

The *User Administration* page is displayed.

User Administration Page

User Administration

To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to [User Administration - Add User](#). To manage a user's access, click "System access."

User ID ▲	First Name	Last Name	Additional Information
CARL	Carl	Customer	System access
CCUSTOMER	Caren	Customer	System access
ENTRY	Entry	User	System access
CUSTOMER1	Chris	Customer	System access

Modifying User Information or System Access

The following user administration tasks do not require multiple approvals and can be performed through the *System Access – Edit* page:

- Modifying user information
- Changing a user's password
- Unlocking a user
- Removing secure sign on (if applicable)
- Entering a token serial device number (if applicable)

To access the *System Access – Edit* page:

- On the *User Administration* page, click the **System access** link associated with the user.

The *System Access – Edit Page* is displayed.

System Access – Edit Page

System Access - Edit

Modify the user's system access or e-mail addresses and click "Save changes." To perform other user administration activities, return to [User Administration](#).

User ID: JANE

User Information

Password (optional):
(Passwords are not case sensitive, are 8 to 12 characters long and must contain at least 1 letter and 1 number.)

Confirm password (optional):

First name:

Last name:

Primary e-mail address:

Secondary e-mail address (optional):

Additional information (optional):

User Locked (optional):

Modifying User Information

To modify a user's name, e-mail address, or additional information:

1. On the *System Access – Edit* page, modify the user's information as needed.
2. Click **Save changes**.

A confirmation message is displayed.

Change a User Password

To change a user password:

1. On the *System Access – Edit* page, enter the new **Password**.
2. Re-enter the password in the **Confirm password** field.

3. Click **Save changes**.

A confirmation message is displayed.

Unlock a User

Users are allowed three login attempts before being locked out of Oriental Cash Management. Users who are locked out (disabled) must be unlocked by a user who has the Administration role.

To unlock a user:

1. On the *System Access – Edit* page, uncheck the **User Locked** option.
2. Click **Save changes**.

A confirmation message is displayed.

Removing Secure Sign On Settings

For Secure Sign On users, the user's secure sign on security settings (picture, personal phrase, and confirmation questions and answers) can be removed, redirecting the user to the Secure Sign On setup process the next time they sign on to Oriental Cash Management.

1. On the *System Access – Edit* page, click **Remove Secure Sign On settings**.

The system prompts you to verify the security settings removal.

2. Click **OK**.

A confirmation message is displayed.

Entering Secure Token Sign On Settings

For Secure Token Sign On users, the user's token device serial number can be entered (registered). Each token device is registered to a specific user. You must ensure that the token device being registered is the same one provided by the financial organization for that user.

Note: The fulfillment date is the date the financial organization is sending the token device. This date can be used to monitor the fulfillment status of each user's token device.

1. On the *System Access – Edit* page, enter the user's **Token Device Serial Number**. Entry registers the token device to the user and activates Secure Token Sign On at the user's next sign on.
2. Click **Save changes**.
3. Deliver the token device to the user immediately. The user will not be able to sign on to Oriental Cash Management without their token device.

Note: Removing the token device serial number requests a replacement token device from the financial organization. You should only remove the user's token device serial number when you want to request a replacement because the user's original token device has been lost or broken.

Modifying User Roles

To modify a user's assigned roles:

1. On the *User Administration* page, click the **User ID** link for the desired user.

User Administration Page

User Administration - Add User. To manage a user's ac...'. Below this is a table with columns: 'User ID ▲', 'First Name', and 'Last Name'. The first row has 'CARL' (circled in orange), 'Carl', and 'Customer'. The second row has 'CCUSTOMER', 'Caren', and an empty last name cell." data-bbox="364 253 784 424"/>

User Administration

To view, edit, copy or delete a user's profile, click the [User Administration - Add User](#). To manage a user's ac...

User ID ▲	First Name	Last Name
CARL	Carl	Customer
CCUSTOMER	Caren	

The *User Profile* page is displayed.

Note: If your company requires multiple approvals, only the **Copy user** and **User Administration** links are available for a user whose profile is pending changes.

User Profile Page

User Administration.' Below this is another paragraph: 'To modify the user's system access or e-mail addresses, go to [System access](#).' Below that is a section 'User Information' with a table of user details. To the right of this section are three links: 'Edit user roles' (circled in orange), 'Copy user', and 'Delete user'. Below the 'User Information' section is a section 'Assigned Services' with a paragraph: 'To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or application access, click on the associated details link.' Below this is a table with columns: 'Service Name ▲' and 'Details'. The first row has 'Account Reporting' and 'View/Change'. The second row has 'ACH File Upload' and 'View/Change'. The third row has 'Bill Pay' and 'View/Change'." data-bbox="364 522 939 845"/>

User Profile

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to [User Administration](#).

To modify the user's system access or e-mail addresses, go to [System access](#).

User Information

[Edit user roles](#) • [Copy user](#) • [Delete user](#)

User ID:	JANE
First name:	Jane
Last name:	Customer
Primary e-mail address:	jane@work.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Administration Setup Approval

Assigned Services [Edit user services](#)

To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or application access, click on the associated details link.

Service Name ▲	Details
Account Reporting	View/Change
ACH File Upload	
Bill Pay	View/Change

2. Click the **Edit user roles** link.

The *User Administration – Edit User Roles* page is displayed.

User Administration – Edit User Roles Page

User Administration - Edit User Roles

Edit the user's roles and click "Save changes." Editing user roles could affect the user's access and functionality, including the cancellation of scheduled requests.

To return to the user's profile, go to [User Profile](#).

User ID: JANE
Name: Jane Customer

User Roles (optional)

- Allow this user to setup templates.
(This entitles the user to template setup capabilities for only those services and accounts to which the user has been entitled.)
- Allow this user to approve transactions.
(This entitles the user to transmit capabilities for only those services to which the user has been entitled.)
- Grant this user administration privileges.
(This will allow the user to add, modify, copy and delete users, modify their roles, services and account access, rename accounts, and modify the number of approvers required for requests.)

3. Modify the following **User Roles** as needed:

Allow this user to setup templates.

Allow this user to approve transactions. For companies using the Remote Deposit Capture service, users entitled to the Approval role are set up with the Depositor role on the Remote Deposit Capture System; however, all new users are set up with the Operator and Reviewer roles on the Remote Deposit Capture System.

Note: The Remote Deposit Capture service is currently in pilot and is not available to all users.

Grant this user administration privileges. For companies using the Remote Deposit Capture service, users entitled to the Administration role are automatically set up with the Supervisor role on the Remote Deposit Capture System; however, all new users are set up with the Operator and Reviewer roles on the Remote Deposit Capture System.

Note: The Remote Deposit Capture service is currently in pilot and is not available to all users.

4. Click **Save changes**.

The *User Profile* page is displayed with a confirmation message.

User Profile Page

User Profile

Continue to make changes to the user profile. After all changes have been made, click "Save user." Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is cancelled.

To edit the user's roles, click "Edit user roles." To save the user profile and submit for approval, click "Save user." To view a different user profile, return to [User Administration](#).

User Information [Edit user roles](#)

User ID:	JANE
First name:	Jane
Last name:	Customer
Primary e-mail address:	janec@work.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Administration Setup

Assigned Services [Edit user services](#)

To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or application access, click on the associated details link.

Service Name ▲	Details
ACH File Upload	
Bill Pay	View/Change
Deposit Account Reporting	View/Change

- If your company requires multiple approvals for user administration, continue to make changes to the user profile or click **Save user**. Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled.

The *User Profile – Confirmation* page is displayed.

Changed items appear in bold green text with a green dot (●).

Deleted items appear in bold red text with a red X (X).

Unchanged items appear in black text with a black checkmark (✓).

The changes to the BeB user profile become effective once the required number of approvals is received.

Modifying Service Entitlements

If a new service is added to a company's profile, then the new service must be entitled to the company users. Account level entitlements must also be assigned for all users before the new service can be used, as described in the following section on page 96.

To modify a user's service entitlements:

- On the *User Administration* page, click the **User ID** link for the desired user.

User Administration Page

User Administration

To view, edit, copy or delete a user's profile, click the [User Administration - Add User](#). To manage a user's access, click the [User Administration - Edit User](#).

User ID ▲	First Name	Last Name
CARL	Carl	Customer
CCUSTOMER	Caren	

The *User Profile* page is displayed.

Note: If your company requires multiple approvals, only the **Copy user** and **User Administration** links are available for a user whose profile is pending changes.

User Profile Page

User Profile

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to [User Administration](#).

To modify the user's system access or e-mail addresses, go to [System access](#).

User Information [Edit user roles](#) • [Copy user](#) • [Delete user](#)

User ID:	JANE
First name:	Jane
Last name:	Customer
Primary e-mail address:	jane@work.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Administration Setup Approval

Assigned Services [Edit user services](#)

To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or application access, click on the associated details link.

Service Name ▲	Details
ACH File Upload	
Bill Pay	View/Change
Deposit Account Reporting	View/Change

2. Click the **Edit user services** link.

The *User Administration – Edit User Services* page is displayed.

User Administration – Edit User Services Page

User Administration - Edit User Services

Select the services to which the user will have access and click "Save changes."

To return to the user's profile, go to [User Profile](#).

User ID: JANE
Name: Jane Customer

[Select all](#) • [Deselect all](#)

Service Name ▲	Entitled
ACH File Upload	<input checked="" type="checkbox"/>
Bill Pay	<input type="checkbox"/>
Deposit Account Reporting	<input checked="" type="checkbox"/>
Deposit Reports	<input checked="" type="checkbox"/>

3. Modify services by checking or unchecking each service. To entitle or unentitle a user to all available services click the **Select all** or **Deselect all** link above the table header.

4. Click **Save changes**.

The *User Profile* page is displayed with a confirmation message.

5. If your company requires multiple approvals for user administration, continue to make changes to the user profile or click **Save user**. Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled.

The *User Profile – Confirmation* page is displayed.

Changed items appear in bold green text with a green dot (●).

Deleted items appear in bold red text with a red X (X).

Unchanged items appear in black text with a black checkmark (✓).

The changes to the BeB user profile become effective once the required number of approvals is received.

Modifying Account Entitlements

If a new service is added to a company's profile, then the new service must be entitled to the company users as described in the previous section on page 94.

Account level entitlements must also be assigned for all users before the new service can be used.

To modify account entitlements:

1. On the *User Administration* page, click the **User ID** link for the desired user.

User Administration Page

User Administration

To view, edit, copy or delete a user's profile, click the [User Administration - Add User](#). To manage a user's ac

User ID ▲	First Name	Last Name
CARL	Carl	Customer
CCUSTOMER	Caren	

The *User Profile* page is displayed.

Note: If your company requires multiple approvals, only the **Copy user** and **User Administration** links are available for a user whose profile is pending changes.

User Profile Page

User Profile

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to [User Administration](#).

To modify the user's system access or e-mail addresses, go to [System access](#).

User Information [Edit user roles](#) • [Copy user](#) • [Delete user](#)

User ID:	JANE
First name:	Jane
Last name:	Customer
Primary e-mail address:	jane@work.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Administration Setup Approval

Assigned Services [Edit user services](#)

To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or application access, click on the associated details link.

Service Name ▲	Details
ACH File Upload	
Bill Pay	View/Change
Deposit Account Reporting	View/Change

- Click the **View/Change** or **Add** link.

The *Account Access – Edit* page is displayed.

Account Access – Edit Page

Account Access - Edit

Modify the account access the user will have and click "Save changes." Modifying account access could affect the user's access and functionality, including the cancellation of scheduled requests.

Users with the administration role in BeB are automatically entitled to all accounts in the Business Bill Pay system. To ensure that the account entitlements for the Bill Pay service in BeB match the corresponding entitlements in the Business Bill Pay system, all accounts associated with the Bill Pay service should be entitled for users with the administration role.

To return to the user's profile, go to [User Profile](#).

User ID: JANE
Name: Jane Customer
Service: Bill Pay

Accounts available for the Bill Pay service

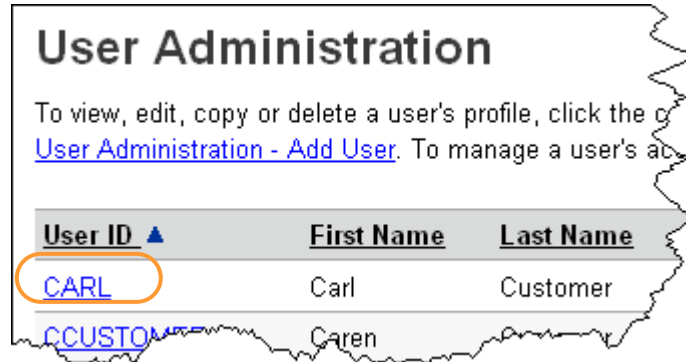
TRC	Account Number ▲	Description	Entitled Account Select All • Deselect All
000000000	222222222	Primary Savings	<input checked="" type="checkbox"/>

3. Entitle accounts to the user or remove account entitlements as needed.
 - To entitle **entry** capabilities for a selected account, click the **Entitled Account** check box associated with the desired account(s). Use the **Select all** link to select all accounts.
 - To entitle **approval/transmit** capabilities for a selected account(s), click the **Allow Transmit** check box associated with the desired account(s). Use the **Select all** link to select all accounts.
 - To **remove** entry, approval, or transmit capabilities for a selected account(s), de-select the appropriate check box associated with the desired account(s). To remove entry or transmit capabilities for all accounts, click the **Deselect all** link.
4. Click **Save changes**.
 - The *User Profile* page is displayed with a confirmation message.
5. If your company requires multiple approvals for user administration, continue to make changes to the user profile or click **Save user**. Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled.
 - The *User Profile – Confirmation* page is displayed.
 - Changed items appear in bold green text with a green dot (●).
 - Deleted items appear in bold red text with a red X (X).
 - Unchanged items appear in black text with a black checkmark (✓).
 - The changes to the BeB user profile become effective once the required number of approvals is received.

Modifying User Limits

1. On the *User Administration* page, click the **User ID** link for the desired user.

User Administration Page



The *User Profile* page is displayed.

Note: If your company requires multiple approvals, only the **Copy user** and **User Administration** links are available for a user whose profile is pending changes.

User Profile Page

User Profile

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to [User Administration](#).

To modify the user's system access or e-mail addresses, go to [System access](#).

User Information [Edit user roles](#) • [Copy user](#) • [Delete user](#)

User ID:	JANE
First name:	Jane
Last name:	Customer
Primary e-mail address:	janec@work.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Administration Setup Approval

Assigned Services [Edit user services](#)

To modify the services to which this user has access, click on "Edit user services." To add or modify the service's account or application access, click on the associated details link.

Service Name ▲	Details
Bill Pay	View/Change
One time wire transfer entry	
PPD Collection	View/Change
PPD Payment	View/Change
Template based wire transfer	Add

User Limits

To modify user limits for services and accounts to which this user has access, click on the associated details link.

Service Name	Details
ACH	View/Change
Bill Pay	View/Change
Wire	View/Change

2. Click the **View/Change** link associated with the service.
3. Assign user limits as described in the *Modifying Limits* section on page 83.
4. Click **Save changes**.
The *User Profile* page is displayed with a confirmation.
5. If your company requires multiple approvals for user administration, continue to make changes to the user profile or click **Save user**. Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled.
The *User Profile – Confirmation* page is displayed.
Changed items appear in bold green text with a green dot (●).
Deleted items appear in bold red text with a red X (X).
Unchanged items appear in black text with a black checkmark (✓).



The changes to the BeB user profile become effective once the required number of approvals is received.

Copying an Existing User

To streamline the setup of a new user, you can copy an existing user's roles and entitlements to another user.

Note: All role assignments, service entitlements, account entitlements, and user limits are copied to the new user. Changes can be made to these assignments as needed. For security purposes, the copy feature does not include **User ID, Name, or Password** information

1. Click the **Administration** tab.

The *Administration Section Overview* page is displayed.

Administration Section Overview Page

Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)
[View sent mail](#) [Download documents](#)

Company Administration

Perform company administration activities.

[User administration](#) [Account administration](#)
[User administration approval](#) [Approvals administration](#)

Self Administration

Perform self administration activities.

[Change password](#) [Manage favorites](#)
[Personal preferences](#) [View user activity report](#)

2. Select the **User Administration** link under **Company Administration**.

The *User Administration* page is displayed.

User Administration Page

User Administration

To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to [User Administration - Add User](#). To manage a user's access, click "System access."

User ID ▲	First Name	Last Name	Additional Information
CARL	Carl	Customer	System access
CCUSTOMER	Caren	Customer	System access
ENTRY	Entry	User	System access
CUSTOMER1	Chris	Customer	System access

- Click the **User ID** link associated with the user.
The *User Profile* page is displayed.

User Profile Page

User Profile

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to [User Administration](#).

To modify the user's system access or e-mail addresses, go to [System access](#).

[Edit user roles](#) • [Copy user](#) • [Delete user](#)

User Information

User ID:	JANE
First name:	Jane
Last name:	Customer
Primary e-mail address:	janec@work.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled

- Click the **Copy user** link.
The *User Administration – Copy User* page is displayed.

User Administration – Copy User Page

User Administration - Copy User

User ID being copied: JANE

Enter the new user's information and click "Save user." The roles, services and account access from user **JANE** will be copied to this new user. To return to the original user's profile, go to [User Profile](#).

User Information

User ID:	<input type="text"/>
Password:	<input type="password"/>
	<small>(Passwords are not case sensitive, are 8 to 12 characters long and must contain at least 1 letter and 1 number.)</small>
Confirm password:	<input type="password"/>
First name:	<input type="text"/>
Last name:	<input type="text"/>
Primary e-mail address:	<input type="text"/>
Secondary e-mail address (optional):	<input type="text"/>
Additional information (optional):	<input type="text"/>

Note: The previous user setup page can be accessed by clicking the **User Profile** link at the top of the page.

4. Enter the **User ID**.
5. Enter the user's **Password**.
6. Re-enter the user's password in the **Confirm password** field.
7. Enter the user's **First name**.
8. Enter the user's **Last name**.
9. Enter the user's **Primary e-mail address**.
10. If desired, enter the user's **Secondary e-mail address**.
11. Enter **Additional Information** for the user.
12. Click **Save user**.

The *User Profile* page is displayed with confirmation message.

13. Continue to make changes to the user profile as described in the *Modifying an Existing User* section on page 88 or click **Save user**.

If your company does not require multiple approvals for user administration, a confirmation message is displayed.

If your company requires multiple approvals for user administration, the *User Profile – Confirmation* page is displayed with a confirmation message. Once a user profile has been submitted for approval, further changes cannot be made until all approvals have been received or the request is canceled.



Deleting an Existing User

Existing users can be deleted; however, once deleted, the users cannot be recovered.

If your company requires multiple approvals for user administration, a user profile that is pending changes cannot be deleted until all of the required approvals have been received for the changes or the change request is canceled.

To delete an existing user:

1. Click the **Administration** tab.

The *Administration Section Overview* page is displayed.

Administration Section Overview Page

Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)
[View sent mail](#) [Download documents](#)

Company Administration

Perform company administration activities.

[User administration](#) [Account administration](#)
[User administration approval](#) [Approvals administration](#)

Self Administration

Perform self administration activities.

[Change password](#) [Manage favorites](#)
[Personal preferences](#) [View user activity report](#)

2. Click the **User administration** link under **Company Administration**.

The *User Administration* page is displayed.

User Administration Page

User Administration

To view, edit, copy or delete a user's profile, click the corresponding user ID. To setup a new user, go to [User Administration - Add User](#). To manage a user's access, click "System access."

User ID ▲	First Name	Last Name	Additional Information
CARL	Carl	Customer	System access
CCUSTOMER	Caren	Customer	System access
ENTRY	Entry	User	System access
CUSTOMER1	Chris	Customer	System access

3. Click the **User ID** link associated with the user.
The *User Profile* page is displayed.

User Profile Page

User Profile

To edit the user's roles, click "Edit user roles." To copy this user, click "Copy user." To delete this user, click "Delete user." To view a different user profile, return to [User Administration](#).

To modify the user's system access or e-mail addresses, go to [System access](#).

User Information [Edit user roles](#) • [Copy user](#) • [Delete user](#)

User ID:	JANE
First name:	Jane
Last name:	Customer
Primary e-mail address:	jane@work.com
Secondary e-mail address:	

Note: If your company requires multiple approvals, only the **Copy user** and **User Administration** links are available for a user whose profile is pending changes.

4. Click the **Delete user** link.
The *User Administration – Delete User* page is displayed.

User Administration – Delete User Page

User Administration - Delete User

You have requested to delete the following user. To continue, click "Delete user." Once deleted, the user cannot be recovered. To return to this user's profile, go to [User Profile](#).

User Information

User ID:	JANE2
First name:	Jane
Last name:	Copy
Primary e-mail address:	jane@work.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Administration Setup Approval

Assigned Services

Service Name ▲
ACH File Upload
Bill Pay
Deposit Account Reporting
Deposit Reports
Template based wire transfer

5. Click **Delete user**.
If your company does not require multiple approvals for user administration, the *User Administration* page is displayed with the user removed from the existing users list.



If your company requires multiple approvals for user administration, the request is submitted for approval and the *User Administration* page is displayed. The user profile remains active until all of the required approvals are received.

User Administration Approval

Use **User Administration Approval** to review, approve, or cancel user profile additions, changes, and deletions.

To access the *User Administration – Selection* page:

1. Click the **Administration** tab.

The *Administration Section Overview* page is displayed.

Administration Section Overview Page

Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)
[View sent mail](#) [Download documents](#)

Company Administration

Perform company administration activities.

[User administration](#) [Account administration](#)
[User administration approval](#) [Approvals administration](#)

Self Administration

Perform self administration activities.

[Change password](#) [Manage favorites](#)
[Personal preferences](#) [View user activity report](#)

2. Click the **User administration approval** link under **Company Administration**.

The *User Administration Approval – Selection* page is displayed.



User Administration Approval – Selection Page

User Administration Approval - Selection

To approve user profile requests, check the appropriate user profile and click "Approve." All approvals must be received before the user profile request will be applied.

User profiles without a checkbox have already been approved by you.

Unapproved User Profiles

[Select all](#) • [Deselect all](#) (To view details for a user profile, click on the User ID.)

User ID ▲	First Name	Last Name	Approval Status	Approval Action Pending
<input type="checkbox"/> 12345	Customer	ABCD	1 of 2 received	Delete user
<input type="checkbox"/> CARL	Carl	Customer	1 of 2 received	Edit user
<input type="checkbox"/> ENTRY	Entry	User	1 of 2 received	Edit user
<input type="checkbox"/> KCUSTOMER	Kelly	Customer	1 of 2 received	Add user
<input type="checkbox"/> TEST	Test	Tester	1 of 2 received	Add user

User Administration Approval – Selection Page Field Descriptions

Field	Description
User ID	The login ID of the user.
First Name	The user's first name.
Last Name	The user's last name.
Approval Status	The number of approvals received out of the number of approvals required.
Approval Action Pending	Type of request submitted for the user profile (add, change, delete).



View a User Profile Request

To view a user profile request:

- On the *User Administration Approval – Selection* page, click the **User ID** link

The *User Administration Approval – Detail* page is displayed.

User Administration Approval – Detail Page

User Administration Approval - Detail

Review the approval history of this request. To approve this user profile request, click "Approve." To cancel this user profile request, click "Cancel user profile request." To view the details of a different user profile request, return to [User Administration Approval - Selection](#).

All approvals must be received before this request will take effect.

The green (●) indicates that the associated entitlement has changed.

The red (✗) indicates that the associated entitlement has been removed.

The black (✓) indicates that the associated entitlement has not changed.

User Information [Cancel user profile request](#)

User ID: CARL
 First name: Carl
 Last name: Customer
 Primary e-mail address: carl@work.com
 Secondary e-mail address: No secondary e-mail address on file
 Additional information:
 User status: Enabled
 Roles: Setup, Approval

Assigned Services

Listed below are the assigned services that do not require account entitlements.

ACH File Upload
 Deposit Account Reporting

Assigned Services and Account Entitlements

Listed below are the assigned services with account entitlements for this user.

Bill Payment
 No accounts entitled for this service

CCD Collection

TRC	Account Number	Description	Entitled Account	Allow Transmit
000000000	4631234	TEST NAME	✓	✓
000000000	54321	CHECKING	✓	✓

Information Reporting

TRC	Account Number	Description	Entitled Account
● 000000000	11223355	CHECK IMAGE ACCT 2	Add
● 000000000	4631234	TEST NAME	Add

Approval History Information

Approval status: 1 of 2 received

Action	User ID	Date
Enter Request	CCUSTOMER	11/19/2009 02:14:07 PM (ET)
Approve Request	CCUSTOMER	11/19/2009 02:14:07 PM (ET)

Changed items appear in bold green text with a green dot (●).



Deleted items appear in bold red text with a red X (X).

Unchanged items appear in black text with a black checkmark (✓).

Approve User Profile Requests

To approve one or more user profile requests:

1. On the *User Administration Approval – Selection* page, click the checkbox for each request that you want to approve. A checkbox is not shown for a request you have already approved.
2. Click **Approve**.

The *User Administration Approval – Confirmation* page is displayed with a confirmation message. The changes to the user profile become effective once the required number of approvals is received.

Cancel a User Profile Request

To cancel a user profile request:

1. On the *User Administration Approval – Detail* page, click the **Cancel user profile request** link.

The *User Administration Approval – Cancel Request Verification* page is displayed.



User Administration Approval – Cancel Request Verification Page

User Administration Approval - Cancel Request Verification

You have selected to cancel the following add user profile request. Once completed, the user profile request cannot be recovered.

To cancel this user profile request, click "Cancel request" or return to [User Administration Approval - Detail](#).

User Information

User ID:	TEST
First name:	Test
Last name:	Tester
Primary e-mail address:	test@work.com
Secondary e-mail address:	No secondary e-mail address on file
Additional information:	
User status:	Enabled
Roles:	Administration Setup Approval

Assigned Services and Account Entitlements

Listed below are the assigned services with account entitlements for this user.

Positive Pay

TRC	Account Number	Description	Allow View	Allow Decision
000000000	4631234	TEST NAME	✓	✓
000000000	54321	GENERAL CHECKING	✓	✓
000000000	747474747	MAIN ACCOUNT	✓	✓
000000000	7776969	SAMPLE TRANSFER	✓	✓

Stop Payment

No accounts entitled for this service

Approval History Information

Approval status: 1 of 2 received

Action	User ID	Date
Enter Request	ADMIN	06/23/2009 07:25:53 PM (ET)
Approve Request	ADMIN	06/23/2009 07:25:53 PM (ET)

2. Click **Cancel request**.

The *User Administration Approval – Selection* page is displayed with a confirmation message.

Account Administration

Use **Account Administration** to create or change a text name (nickname) for your accounts. Using a text name helps to easily identify the account when it is used in transactions.

To rename an account:

1. Click the **Administration** tab.

The *Administration Section Overview* page is displayed.

Administration Section Overview Page

Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)
[View sent mail](#) [Download documents](#)

Company Administration

Perform company administration activities.

[User administration](#) [Account administration](#)
[User administration approval](#) [Approvals administration](#)

Self Administration

Perform self administration activities.

[Change password](#) [Manage favorites](#)
[Personal preferences](#) [View user activity report](#)

2. Click the **Account administration** link under **Company Administration**.

The *Account Administration* page is displayed.

Account Administration Page

Account Administration

To change the description of an account, click the corresponding description.

TRC	Account Number ▲	Account Type	Description
000000000	4631234	Checking	TEST NAME
000000000	11223355	Checking	PAYMENTS

3. Click the **Description** link associated with the account.

The *Change Account Description* page is displayed.



Change Account Description Page

Change Account Description

Please make the required changes and click "Save changes." To return to the list of accounts, go to [Account Administration](#).

Account Information

TRC: 000000000

Account number: 4631234

Account type: Checking

Description:

4. Enter the new description.
5. Click **Save changes**.

Note: Clicking **Do not save changes** cancels the name change.

The *Account Administration* page is displayed with a confirmation. The new name displays on all corresponding pages and reports.

Account Administration Page

Account Administration

Account description updated successfully.

To change the description of an account, click the corresponding description.

TRC	Account Number ▲	Account Type	Description
000000000	4631234	Checking	TEST NAME
000000000	11223355	Checking	PAYMENTS

Account Administration Field Descriptions

Field	Description
TRC	Transit Routing Code. This number is used to identify the financial organization and can be found on checks or checking account statements.
Account Number	The user's account number.
Account Type	The type of account (e.g. Checking/ Savings)
Description	The description associated with the account.

Approvals Administration

Use **Approvals Administration** to specify the number of approvals required before a request is transmitted and sent for processing. The number of approvals required can vary based upon the dollar amount of a request. The number of approvers assigned should not be greater than the number of users authorized to approve/transmit the requests. Once set, these defaults override the financial organization defaults.

Multiple approvals can be set for the following Oriental Cash Management services:

- CCD Payment
- CTX Payment
- PPD Payment
- CCD Collection
- CTX Collection
- PPD Collection
- ACH File Upload
- Book Transfer
- Child Support Payment
- Credit Card Payments
- Express Transfer
- Federal Tax
- Funds Transfer
- Loan Advance
- Loan Payment
- State Tax
- STP 820 Payment
- Template-based Wire Transfer

Note: The STP 820 Payment service is currently in pilot and not generally available to all users.

To access the *Approvals Administration* page:

1. Click the **Administration** tab.
The *Administration Section Overview* page is displayed.



Administration Section Overview Page

Administration

The Administration section facilitates communication with the bank, alert maintenance, and administration activities.

Communications

View mail and alert messages, send a message, retrieve bank forms and documents, and manage alerts.

[View received mail and alerts](#) [Contact us](#)
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Company Administration

Perform company administration activities.

[User administration](#) [Account administration](#)
[User administration approval](#) [Approvals administration](#)

Self Administration

Perform self administration activities.

[Change password](#) [Manage favorites](#)
[Personal preferences](#) [View user activity report](#)

- Click the **Approvals administration** link under **Company Administration**.

The *Approvals Administration* page is displayed.

Approvals Administration Page

Approvals Administration

For transactions, enter an amount and indicate the required approvals if the request amount is less than or equal to the amount, enter the required approvals if the request amount is greater than the amount and click "Save changes." For setup or file import/upload, enter the required approvals for the selected service and click "Save changes."

CAUTION: Please check your approval settings before they are saved. You will not be able to transmit a request if the number of approvals required for a service is greater than the number of users authorized to approve requests for the service.

Approvals Required For Transactions

Service Name ▲	Request Amount	Approvals If Less Or Equal	Approvals If Greater
ACH File Upload	\$ <input type="text" value="0.00"/>	<input type="text" value="2"/>	<input type="text" value="2"/>
CCD Payment	\$ <input type="text" value="0.00"/>	<input type="text" value="1"/>	<input type="text" value="1"/>
PPD Collection	\$ <input type="text" value="0.00"/>	<input type="text" value="1"/>	<input type="text" value="9"/>
PPD Payment	\$ <input type="text" value="0.00"/>	<input type="text" value="1"/>	<input type="text" value="1"/>

Approvals Required For Setup

Service Name ▲	Approvals Required
Administration	<input type="text" value="2"/>
CCD Payment	<input type="text" value="2"/>
PPD Collection	<input type="text" value="2"/>
PPD Payment	<input type="text" value="2"/>



Requiring Approvals for Transactions

The number of approvals for transactions are set under the Approvals Required for Transactions section on the *Approvals Administration* page, as follows:

1. Enter a **Request Amount** for each service and the number of required approvals if a request is initiated that is less than or equal to or greater than the request amount. The number of approvals required can vary based upon the dollar amount of a request.
2. Click **Save changes**.
The page refreshes and a confirmation message is displayed.

Requiring Approvals for User Administration

The number of approvals required for user administration (user profile additions, deletions, and changes) are set under the Approvals Required for Setup section on the *Approvals Administration* page, as follows:

1. Enter the number of **Approvals Required** for user **Administration**.
2. Click **Save changes**.
The page refreshes and a confirmation message is displayed.

Requiring Approvals for Templates

The number of approvals required for template adds, changes, and deletions are set under the Approvals Required for Setup section on the *Approvals Administration* page, as follows:

1. For each service, enter the number of **Approvals Required**.
2. Click **Save changes**.
The page refreshes and a confirmation message is displayed.

Approvals Administration Field Descriptions

Field	Description
Service Name	The name of the Oriental Cash Management service.
Request Amount	The amount of the request.
Approvals If Less or Equal	The number of approvals needed when the dollar amount is less than or equal to the Request Amount.
Approvals If Greater	The number of approvals needed when the dollar amount exceeds the Request Amount.



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