

Users menu

The superuser and other cash users established with administration rights have access to the Users menu. Non-administrators do not see the Users menu.

The Users menu allows administrators to:

- Create additional cash user profiles
- Edit cash user profiles
- Unlock cash users with excessive invalid login attempts
- Enter and modify IP addresses under Access Control option

Creating Cash Users

To create additional cash users, the superuser or other administrator completes the following:

Step 1: In the **Cash Management** tab, navigate to **Users**, then **New CM User**.



Step 2: The User Settings screen appears. This step allows the establishment of the login profile, administration level and other specific permissions. Fields marked with an asterisk require an entry. Complete the fields and click **Next >>**.

- **Company Login ID:** HB Username established by the institution on Episys displays. This value cannot be changed by the user.
- **User Name:** Name of the individual.
- **Hold User:** Selecting prevents cash user from logging in.
- **User ID:** Cash Management ID used to log in.
- **Administration:** Yes allows access to the Users option.

- **Password:** Initial password, entered twice. User selects a new password during first time login. Password requirements are set by the credit union in *Back Office > Manage Products > Episys Cash Management > Cash Management Settings*.
- **Approves:** Permits user to finalize ACH or Wire initiation for another user who requires approval.
- **E-mail Address:** Email address used to send the user a notification when the institution replies to a message sent by that user via the Secure Message Center. The email address is stored in NetTeller and does not update in Episys.
- **Additional Access:** Allow access to various options, such as:
 - **Order Checks:** If institution has “Order Checks” option that links to a third-party check ordering system, selecting this option allows the user to access that functionality.
 - **Alerts:** Permits user to access the Alerts option in NetTeller. At this time, standard NetTeller alert options apply; there are no alerts specific to the Cash Management product. See the NetTeller Online Functionality Training Manual and the NetTeller FI Management Training Manual for specifics about Alerts.
 - **Additional Services:** Selecting this box provides access to additional options powered by Single SignOn (SSO) functionality.

Step 3: The Functions screen appears, also known as the User Access screen. Designate specific permissions and dollar limitations. Complete the fields and click **Next >>**.

The screenshot shows the 'User Functions Approvals Access' screen. At the top, there is a dropdown menu for 'Select Account to Establish Controls' set to 'All Accounts'. The screen is divided into four sections, each with a green header and a question mark icon:

- Transaction Controls:** Includes checkboxes for Transaction Inquiry, Stop Payment Inquiry, Stop Payment Additions, Order Checks, Transfer Inquiry, Transfer Additions, Bill Pay, and Electronic Statements.
- Cash Manager Controls:** Includes checkboxes for Create ACH Batches, Edit ACH Batches, Initiate ACH, Transmit Wires, Create One Time Wires, Edit One Time Wires, Create Template Wires, and Edit Template Wires.
- Aggregate ACH Limits:** Includes input fields for Per Batch Limit (\$1000), Per Day Limit (\$100000), and Per Month Limit (\$1000000).
- Aggregate Wires Limits:** Includes input fields for Per Wire Limit (\$1000) and Per Day Limit (\$), along with a checkbox for 'Limit = Available Balance'.

At the bottom right, there are navigation buttons: '<< Previous', 'Save', 'Cancel', and 'Next >>'.

- **Select Account to Establish Controls:** All permissions and limits established on this page apply to the share selected in this drop-down field. The default is All Accounts.

This is a close-up of the dropdown menu. The text 'Select Account to Establish Controls:' is followed by a dropdown arrow. The menu is open, showing the following options:

- All Accounts
- 0000379608 S01
- 0000379608 S02
- 0000379608 S03

Below the dropdown, the text 'Transaction Controls' is visible.

Transaction Controls

This section defines user access to basic NetTeller functionality.

- **Transaction Inquiry:** Access to Transactions.
- **Stop Payment Inquiry:** Access to Current Stop Payment and Stop Payment History.
- **Stop Payment Additions:** Access to Add New Stop Payment.
- **Order Checks:** Access to option connecting to third-party check order system. If Order Checks option was selected on prior screen, this field defaults as selected.
- **Transfer Inquiry:** Access to Pending Transfers and Transfer History.
- **Transfer Additions:** Access to New Transfer.
- **Bill Pay:** Access to the Bill Pay tab. Applicable to NetTeller Bill Pay and iPay products only.
- **Electronic Statements:** Access to the NetTeller ESI tab.

Cash Management Controls

This section defines user access to Cash Management functionality.

- **Create ACH Batches:** Access to New Batch option in the ACH menu.
- **Edit ACH Batches:** Access to Edit option located within batch drop-down field.
- **Initiate ACH:** Access to Initiate option located within batch drop-down field.
- **Transmit Wires:** Access to Transmit option in wire drop-down field.
- **Create One Time Wires:** Access to Single Wires option in Wires menu.
- **Edit One Time Wires:** Access to Edit option within wire drop-down options.
- **Create Template Wires:** Access to New Template button located within Transmit Templates option.
- **Edit Template Wires:** Access to Edit option located within wire template drop-down options.

Aggregate ACH Limits

This section defines dollar limits for ACH activity.

- **Per Batch Limit:** Maximum dollar amount per ACH batch that can be initiated by the user.
- **Per Day Limit:** Maximum dollar amount per day that can be initiated by the user. Cannot be higher than the Daily ACH Limit established by the institution in *Back Office > Manage Users > Manage Cash Management IDs*.

- **Per Month Limit:** Maximum dollar amount per month that can be initiated by the user. Cannot be higher than the Monthly ACH Limit established by the institution in *Back Office > Manage Users > Manage Cash Management IDs*.

Aggregate Wire Limits

This section defines dollar limits for wire activity.

- **Per Wire Limit:** Maximum dollar amount per wire that can be transmitted by the user. Cannot be greater than the Per Wire Limit established by the institution in *Back Office > Manage Users > Manage Cash Management IDs*.
- **Per Day Limit:** Maximum dollar amount per day that can be transmitted by the user.
- **Limit = Available Balance:** To use the Available Balance of the share (Source Account) *instead of* the Per Day limit, select this box.

Step 4: The Approvals screen appears, also known as the User Approvals screen, which allows for dual control designations for ACH initiation and wire transmittal. Complete the fields if desired and then click **Next>>**.

To establish dual control for ACH initiation and/or Wire transmit:

- Select **Yes** under the **Required Approvals** column.
- In the **Require _ approval(s) if transaction exceeds \$_.00** field, enter “1” after Require. Optional: enter a dollar amount other than “0” if dual control for the user is only required over a certain dollar amount.

Step 5: The Access screen appears, also known as the User Times screen, which allows time restrictions on when the user can log in. Default is **All day**. Complete the fields if desired and click **Save** to finalize user setup.

- **Begin/End Time:** If the user’s NetTeller access should be prevented *before* and *after* a specific time, enter those times. Time zone is based on the physical location of the institution’s main location.
- **Never on this day:** Click to prevent NetTeller access for the entire day (12:00 AM-11:59 PM).
- **All day:** Click to allow NetTeller access for the entire day (12:00 AM-11:59 PM).

Editing Cash User Profiles

Administrators can edit existing profiles in the Users menu.



The superuser must edit his/her own profile to grant functionality such as ACH and wire permissions. Once modified, the superuser must log out and back in to see newly granted options.

To edit a cash user profile:

Step 1: In the **Cash Management** tab, go to **Users**. The **CM User List** appears.

Step 2: Next to the desired profile, click on the **Select Option** drop-down menu, and then select from up to six options:

- **User Settings:** The initial User screen:

- **User Access:** Also known as the Functions screen:

- **User Approvals:** Also known as the Approvals screen:

- **User Times:** Also known as the Access screen:

- **Copy User:** Launches New CM User setup, with all the permissions and limits pre-populated based on the original profile. The **User Name**, **User ID**, **Password** and **E-mail Address** fields are blank.

- **Delete User:** Displays User screen of the profile. Click the **Delete** button to confirm.



Refer to the Creating Cash Users section for details about fields seen on these screens.

Step 3: Make modifications and click **Save** to retain changes.

Unlocking Locked Cash Users

A cash user who sequentially enters the wrong password three times is placed in a Held status. An administrator can unlock the profile.

To unlock a cash user:

Step 1: Under the **Cash Management** tab, go to **Users**. The **CM User List** displays.

Step 2: The locked profile is flagged as Held. Under the **Select Option** drop-down menu, click **User Settings**.



User Name:	User Id:	Admin:	Held:	
Anita Login	anita	No	Held	Select Option
Annie Body	annie	Yes		Select Option
Carissa Reid	carissa	Yes		User Settings
felicia hoskins	felicia	Yes		User Access
Gary Nicholson	gary	Yes		User Approvals
				User Times
				Copy User
				Delete User
				Select Option

Step 3: Deselect the **Hold User** field and click **Save** to retain the change. The user may then log in with the current password.



User Settings

*Required fields

Company Login ID: gomez

*User Name: Anita Login Hold User

*User ID: anita

*Administration: No

*Password (enter twice):

Approves: ACH Wires

*E-mail Address: anita@company.com

Additional Access: Alerts Additional Services

Save Cancel Next >>

Step 4: (optional) If the user needs a new password, key in new values in the **Password** field and click **Save**.



User Settings

*Required fields

Company Login ID: gomez

*User Name: Anita Login Hold User

*User ID: anita

*Administration: No

*Password (enter twice):

Approves: ACH Wires

*E-mail Address: anita@company.com

Additional Access: Alerts Additional Services

Save Cancel Next >>



Password is verified against requirements established by the credit union in *Back Office > Manage Products > Episys Cash Management > Cash Management Settings*. If violation occurs a message displays; repeat this step with another password that meets the requirements.

Step 5: Communicate new password to the user. User must select new password at next login.

Access Control

Administrators can restrict NetTeller login based on IP address in the Access Control option. This is done by entering IP addresses that *allow* NetTeller login; login attempts from any other IP address are prevented.

To restrict access based on IP address:

Step 1: Under the **Cash Management** tab, go to **Users**, then **Access Control**.



Step 2: Click **Add IP Address**.



Step 3: Key in the information for the IP address that *allows* NetTeller login.

A screenshot of the 'IP Address Control' form. It contains three main sections: 'IP Address Name' with a text input field, 'IP Address' with four separate input fields for each octet, and 'Enabled' with radio buttons for 'Yes' (selected) and 'No'. At the bottom are 'Submit' and 'Cancel' buttons.

- **IP Address Name:** A label for the IP entry (e.g. "Main Office").
- **IP Address:** Enter part or all four octets of the IP address. To establish a match on partial IP address, enter an asterisk in the second, third and/or fourth octet field.
- **Enabled:** Select Yes and then **Submit** to apply login restrictions to this IP address.

Step 4: Repeat for additional IP addresses where login is permitted.

IP information can be **edited** or **deleted** by the administrators as needed.

A screenshot of the 'IP Address Control' table showing two entries. The first entry has 'Current IP List' as '123 **', 'Name' as 'Main office', and 'Enabled' as 'Yes'. The second entry has 'Current IP List' as '123.23.23.123', 'Name' as 'Third Street Location', and 'Enabled' as 'Yes'. Each entry has 'Edit' and 'Delete' buttons next to it. An 'Add IP Address' button is at the bottom right.

Current IP List	Name	Enabled		
123 **	Main office	Yes	Edit	Delete
123.23.23.123	Third Street Location	Yes	Edit	Delete

All cash users under this Cash Management profile attempting to log in from an IP address *other than those listed* will see “Attempting to login from unknown source.”



The credit union can also add or modify IP addresses on behalf of the company. See the Trusted IPs section for details.

ACH menu

The ACH menu allows the user to:

- Create an ACH batch
- Edit ACH batches
- Download ACH batches in PDF and NACHA format
- Initiate ACH batches



The superuser must edit his/her own profile to grant ACH permissions. Once modified, the user must log out and back in to see newly granted options.



Your credit union may need to education Cash Management users who are new to ACH on basic concepts, such as SEC codes, effective dates, prenotes and addenda. If your institution is also new to ACH, valuable resources include:

- www.NACHA.org
- <http://www.electronicpayments.org>
- [Your Regional Payments Association](#)

Creating a New ACH Batch

To create an ACH batch:

Step 1: In the **Cash Management** tab, click on **ACH**, then **New Batch**.



Step 2: The batch header creation screen appears. Complete the fields and then click **Add** to save the header and progress to the record entry screen. Alternatively, press **Save** to save the header and add records later. **Import** can be used to bring in records from a NACHA formatted file. See the Importing ACH Transactions section for details.

A screenshot of the 'New Batch' form. The form has a title bar 'New Batch' with a question mark icon. It contains several input fields: 'Batch Name' (text box with 'Payroll'), 'Batch Type' (dropdown menu with 'Payment'), 'SEC Code' (dropdown menu with 'PPD'), 'Company / ID:' (dropdown menu with 'GomezFarms/1122334455'), 'Entry Description:' (text box with 'ACH Batch'), 'Settlement Account:' (dropdown menu with '0000034837 50010'), and 'Discretionary Data:' (text box). At the bottom right, there are four buttons: 'Add Transaction', 'Import Transaction(s)', 'Save', and 'Cancel', each with a small icon.

- **Batch Name:** The name of the batch.
- **Batch Type:** Select Payment if the batch consists of credits; select Collection if the batch consists of debits.
- **Company/ID:** Select the ACH Company to use. These companies were established by the institution in *Back Office > Manage Users > Manage Cash Management IDs*.

- **Settlement Account:** Select the account to act as the offset for the batch. This account receives the debit offset if the Type is Payment, and the credit offset if the Type is Collection. The accounts available are based on setup in *Back Office > Manage Users > Manage Cash Management IDs*.
- **SEC Code:** Select the appropriate SEC code based on NACHA rules. The options available are based on the institution's selections in *Back Office > Manage Users > Manage Cash Management IDs*.
- **Entry Description:** Enter the description for the batch. This value is part of the transaction description on the end-recipient's account. Required field.
- **Discretionary Data:** Enter desired discretionary data. Values entered are not seen by the end-recipient.

Step 3: If **Add** was selected on the prior screen, the header and record entry fields appear. Complete the fields and click **Quick Add** to add additional records, or **Save** to retain the record and move to the Edit Payment screen.

- **Name:** Name of the recipient. Field max: 22 characters. Required field.
- **ID:** This may be the recipient's SSN/EIN, an employee ID number, or some other identifying value. Field max: 15 characters. Required field.
- **Addenda:** Any additional information to be included in the addenda records of the batch. Field max: 80 characters.
- **Routing:** Routing number of the receiving financial institution. Clicking Search icon (🔍) allows a search by ABA Number, FI Name, City or State. Field max: 9 characters, numbers only. Required field.
- **Account:** Account number at the receiving institution. Field max: 17 characters, numbers only. Required field.
- **Amount:** Dollar amount of the transaction.
- **Type:** Indicate whether the account is a checking or savings.
- **Prenote:** Select if the record is to be a prenote. If selected, the Amount field must be 0.00.

- **Hold:** Select to prevent the transaction from being included in the ACH batch at initiation.
- **Quick Add:** Click to save the record and display new fields to enter the next record.

Information Message: Successfully saved Transaction Anita DaMoney for \$100.00

New Transaction

Batch Name: Annie Batch
 Batch Type: Payment SEC Code: PPD
 Company / ID: GomezFarms/1122334455 Entry Description: Batch
 Settlement Account: 0000034837 50010 Discretionary Data:

Name: Routing: Amount: Prenote
 ID: Account: Type: Hold
 Addenda:

- **Save:** Click to save the record and move to the Edit Payment screen.

Information Message: Successfully saved Transaction Kenny Payme for \$70.00

Edit Payment Batch

Batch Type: Payment Batch (Outgoing Credits) SEC Code: PPD
 Batch Name: Annie Batch
 Company / ID: GomezFarms/1122334455 Entry Description: Batch
 Settlement Account: 0000034837 50010 Discretionary Data:
 Batch Total: \$170.00 Total Transaction(s): 2

Name (select to edit)	Status:	Id/Check	Routing	Account	Type	Amount	Held	Prenote
Anita DaMoney	OK	123	101001351	12345677	Chk	\$ 100.00	<input type="checkbox"/>	<input type="checkbox"/> Delete
Kenny Payme	OK	13132	101001351	12324232	Chk	\$ 70.00	<input type="checkbox"/>	<input type="checkbox"/> Delete

- **Cancel:** Click to discard the record and move to the Edit Payment screen.

Information Message: Successfully saved Transaction Kenny Payme for \$70.00

Edit Payment Batch

Batch Type: Payment Batch (Outgoing Credits) SEC Code: PPD
 Batch Name: Annie Batch
 Company / ID: GomezFarms/1122334455 Entry Description: Batch
 Settlement Account: 0000034837 50010 Discretionary Data:
 Batch Total: \$170.00 Total Transaction(s): 2

Name (select to edit)	Status:	Id/Check	Routing	Account	Type	Amount	Held	Prenote
Anita DaMoney	OK	123	101001351	12345677	Chk	\$ 100.00	<input type="checkbox"/>	<input type="checkbox"/> Delete
Kenny Payme	OK	13132	101001351	12324232	Chk	\$ 70.00	<input type="checkbox"/>	<input type="checkbox"/> Delete

Step 4: Repeat Step 3 until all desired records have been added. Click **Save** when finished.

Batch creation is complete. The batch displays on the ACH list.

ACH Wires Users

ACH New Batch History Search

8424 NetTeller Plaza Lane
 Sacramento CA, 95811
 Member Services: 888.341.3434

Batch List

Batch Name:	Status:	Type:	Company:	Settlement Account:	Amount:	
Annie Batch	Ready	Payment	GomezFarms	0000034837 50010	\$170.00	Select Option
Annie's Batch	Failed Operation	Payment	GomezFarms	0000034837 50010	\$600.00	Select Option

Importing ACH Transactions

Records from a NACHA formatted .txt or .ach file can be imported during batch creation in NetTeller. NACHA formatted files can be obtained from 3rd party ACH batch creation software or by using the Download option in NetTeller for existing NetTeller-entered batches.

The Type selected during batch header creation in NetTeller determines what transactions are imported from the NACHA formatted file.

- If the Type is “Payment”, only credits and associated addenda are uploaded from the NACHA file.
- If the Type is “Collection”, only debits and associated addenda are uploaded from the NACHA file.

No other information from the original file is imported. The header Name, Type, Company ID, Settlement Account, SEC Code, Entry Description and Discretionary Data is designated during batch header creation in NetTeller prior to the Import.

Importing transactions on a new batch

Step 1: In the **Cash Management** tab, click on **ACH**, then **New Batch**.



Step 2: The batch header creation screen appears. Complete the fields and then click **Import** button.



The Import button dynamically changes to reflect the Type selected. For example, selecting Payment causes the Import button to read “Import Payment(s)”. Selecting Collection causes the Import button to read “Import Collection(s)”.

Step 3: The batch header displays. **Browse** for the NACHA formatted file, and then once targeted, click **Submit**.

Step 4: The corresponding records (either credits or debits based on Type) display and can be edited and saved in the normal manner. Any records that could not be imported are noted in the Information Message.

Information Message: admin successfully uploaded Batch Annie Batch. Could not upload 1 Collection or zero dollar transaction(s)

Edit Payment Batch

Batch Type: Payment Batch (Outgoing Credits)
 Batch Name: Annie Batch
 Company / ID: GomezFarms/1122334455
 Settlement Account: 0000034837 50010
 Batch Total: \$235.00
 SEC Code: PPD
 Entry Description: Batch
 Discretionary Data:
 Total Transaction(s): 4

Name (select to edit)	Status:	Id/Check	Routing	Account	Type	Amount	Held	Prenote	
Anita DaMoney	OK	123	101001351	123455677	Chk	\$ 100.00	<input type="checkbox"/>	<input type="checkbox"/>	Delete
Kenny Payne	OK	13132	101001351	123234232	Chk	\$ 70.00	<input type="checkbox"/>	<input type="checkbox"/>	Delete
Test 3	OK	123	071922777	00000000000000987	Chk	\$ 50.00	<input type="checkbox"/>	<input type="checkbox"/>	Delete
123	OK	123	274073766	00000000000000456	Chk	\$ 15.00	<input type="checkbox"/>	<input type="checkbox"/>	Delete

View 5 | 10 | 20 | 50 | 100 | ALL

Save Cancel Add Transaction Import Payment Transaction(s)

Additional records can be imported by clicking the **Import** button again and browsing for other NACHA formatted .txt or .ach files, or by clicking **Add** to manually enter records.

Importing transactions on an existing batch

Step 1: In the **Cash Management** tab, click on **ACH**. The batch list appears.



Step 2: Select **Edit** from the Select Option drop-down field. The batch must be in a Ready status in order to edit.

Batch List

Batch Name:	Status:	Type:	Company:	Settlement Account:	Amount:	
Annie Batch	Ready	Payment	GomezFarms	0000034837 50010	\$235.00	Select Option
Annie's Batch	Ready/Importing	Payment	GomezFarms	0000034837 50010	\$600.00	Select Option
Bonus2	Ready/Importing	Payment	ACH Company 1	0000034837 50000	\$8.00	View
Copy of Appr. Batch	Ready	Collection	Gomez Farms Inc	0000034837 50051	\$1 616.46	Edit
						Initiate
						Download
						Copy
						Delete

View 5 | 10 | 20 | 50 | 100 | ALL

Step 3: The existing batch header and records appear. Click the **Import** button.

Edit Payment Batch

Batch Type: Payment Batch (Outgoing Credits)
 Batch Name: Annie Batch
 Company / ID: GomezFarms/1122334455
 Settlement Account: 0000034837 50010
 Batch Total: \$235.00
 SEC Code: PPD
 Entry Description: Batch
 Discretionary Data:
 Total Transaction(s): 4

Name (select to edit)	Status:	Id/Check	Routing	Account	Type	Amount	Held	Prenote	
Anita DaMoney	OK	123	101001351	123455677	Chk	\$ 100.00	<input type="checkbox"/>	<input type="checkbox"/>	Delete
Kenny Payne	OK	13132	101001351	123234232	Chk	\$ 70.00	<input type="checkbox"/>	<input type="checkbox"/>	Delete
Test 3	OK	123	071922777	00000000000000987	Chk	\$ 50.00	<input type="checkbox"/>	<input type="checkbox"/>	Delete
123	OK	123	274073766	00000000000000456	Chk	\$ 15.00	<input type="checkbox"/>	<input type="checkbox"/>	Delete

View 5 | 10 | 20 | 50 | 100 | ALL

Save Cancel Add Transaction **Import Payment Transaction(s)**



The Import button dynamically changes to reflect the Type selected. For example, selecting Payment causes the Import button to read “Import Payment(s)”. Selecting Collection causes the Import button to read “Import Collection(s)”.

Step 4: The batch header appears. **Browse** for the NACHA formatted file, and then once targeted, click **Submit**.

Step 5: The corresponding records (either credits or debits based on Type) display and can be edited and saved in the normal manner. Any records that could not be imported are noted in the Information Message.

Name (select to edit)	Status:	Id/Check	Routing	Account	Type	Amount	Held	Prenote	Delete
Anita DaMoney	OK	123	101001351	123455677	Chk	\$ 100.00	<input type="checkbox"/>	<input type="checkbox"/>	Delete
Kenny Payne	OK	13132	101001351	123234232	Chk	\$ 70.00	<input type="checkbox"/>	<input type="checkbox"/>	Delete
Test 2	OK	123	071922777	00000000000000907	Chk	\$ 50.00	<input type="checkbox"/>	<input type="checkbox"/>	Delete
123	OK	123	274073766	00000000000000456	Chk	\$ 15.00	<input type="checkbox"/>	<input type="checkbox"/>	Delete

Additional records can be imported by clicking the **Import** button again and browsing for other NACHA formatted .txt or .ach files, or by clicking **Add** to manually enter records.