

User Manual

Online Treasury Manager: Electronic Report Delivery

SUNTRUST

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OVERVIEW

With Online Treasury Manager, you can stay connected to SunTrust over the Internet. There's no software to load, no security devices to install and no intensive programming efforts to send and receive files. Just link to SunTrust using a standard web browser, and you're connected to the source for your treasury management needs.

To ensure the privacy of your company's financial information, SunTrust provides multiple levels of security. From firewalls to passwords and encryption, the system is designed to safeguard your privacy. In addition, your Security Administrator determines who in your company can access information, as well as who can initiate and approve transactions.

System Access

Online Treasury Manager can be accessed on the Internet at this address: <https://onlinetreasurymanager.suntrust.com>.

IDs and Passwords

A combination of 4 elements (Customer ID, Customer Password, User ID, User Password) is required to access Online Treasury Manager.

You will be required to create a new password when you access the system for the first time. Your password must be changed every 30 days. Online Treasury Manager prohibits the re-use of your previous 12 passwords.

Inactivity Time Out

The system will time out, suspending access, if your session is idle for more than 15 minutes. However, during a timeout period, your browser can remain connected to Online Treasury Manager. Access can be regained by re-entering your user password.

Activity in Online Treasury Manager is recorded by screen changes or the use of the Submit button. If inactivity exceeds 30 minutes, you will have to re-enter all login information to sign back into the system. Please note that data entry alone is not considered activity. When entering large blocks of data, click on "Submit Changes" periodically, to avoid inactivity time-out.

Important Notes

When using Online Treasury Manager, please do not use your browser's "**Refresh**" button. In some cases, this could cause a form to be submitted twice.

Do not use the "**Back**" button, unless specifically instructed. While clicking the back button will return you to the previous page, it will not reverse any transactions performed prior to your clicking the back button.

Required fields

With exception to the login screen, required data entry fields for Online Treasury Manager are noted in **red**.

Login/Logout Procedures

After entering your **Customer ID**, customer **Password**, your **User ID**, and your user **Password**, and click on the **Login** button.

SUNTRUST
Online Treasury Manager

Customer ID Password

User ID Password

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[Privacy](#) | [Security](#)

To exit the system you must click **Logout**, found at the top of the screen after this logon page.

Online Treasury Manager Modules

Each module of Online Treasury Manager is accessible from the drop down box at the top left of your screen.

SUNTRUST Online Treasury Manager

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Select a group

- Account Transfer
- ACH Admin
- ACH Initiation
- Activity
- BR Admin
- BR Reports
- Corporate Users
- ERD Admin
- ERD Reports
- Images
- Positive Pay
- Positive Pay Admin
- Stop Admin
- Stop Payment
- Transfer Admin
- Wire Admin
- Wire Transfer

Welcome TEST ADMIN1, ...

a menu to get started

You are logged in as: Customer 100300 / User ADMIN1

You will only see those groups that your user ID has permission to access.

Accessing Images

Online Treasury Manager utilizes the ImageInsight java applet, distributed by CheckWorks, Inc, to retrieve and distribute images to your desktop. When you click on an Image icon for the first time, the java applet downloads to your desktop dynamically.

This "Java Plug-in Security Warning" window appears.



- Click on the **Grant Always** button

Within a few seconds, you should see your image.

- If you do not see the image within a few minutes, close the image window and start over.
- If you still do not see an image within the next 5 minutes, contact your IT department, as you may not have admin rights to install software on your PC. If so, your Administrator will have to logon and install the Java applet for you.

If you continue to have problems, contact the Technical Services Group at 1-877-785-6925

System Availability and Cut-Off Times

Online Treasury Manager can be accessed 24 hours a day, seven days a week for information reporting and transaction initiation services. Specific account information is updated at various times throughout the day.

When new features and functions become available, these releases are introduced on weekends during non-business hours to minimize any disruption to your usage of the service.

Function	Cutoff Time	Retention	Notes
ACH Initiate	10:30 A.M., 2:30 P.M., 5:30 P.M., and 7:30 P.M.		The cut-off for both Debits and Credits is 7:30 P.M. ET two days prior to effective date. Files received by 10:30 A.M. ET one-day prior will be processed on a best effort basis.
ACH Batches			ACH Batches can be sent a max of 14 calendar days in advance.
ACH Pass-Thru	7:00 P.M.		Follow same guidelines as ACH Initiate.
ACH Reversal	4:00 P.M.		In order for an ACH batch to meet the 4:00 P.M. deadline it will have to have been received prior to the 2:30 P.M. cutoff time.
ACH Reports		186 Cal. Days	OTM ACH initiated activity (about 6 months)

Function	Cutoff Time	Retention	Notes
Audit Activity		93 Cal. Days	
Account Transfer	5:30 P.M.		If it is done before 5:30pm, it is the Same Day. If it is after 5:30, it is Next Day. Account Transfers are processed by the ACH system.
Account Transfers			Account Transfers can be sent a max of 14 calendar days in advance.
Account Transfer Reports		186 Cal. Days	(about 6 months)
Balance Reporting - Previous Day	7:00 A.M.	93 Cal. Days	Date range inquiries limited to 45 days at a time.
Balance Reporting – Previous Day (Images)	Vary upon service	93 Cal. Days	ACH Transactions - 7:30 a.m. Account Transfers – Real-time Controlled Disbursement, Late Presentment – 10:00 a.m. Lockbox - 8:30 a.m. Wire Transfers – Real-time
Balance Reporting - Same Day		93 Cal. Days	
ERD Special Reports		7 Cal. Days	5 Business Days
ERD (CAR)	8:00 a.m.	7 Cal. Days	
ERD (ACH/EDI Receiving)	9:00 a.m.	7 Cal. Days	
Image		7 Years	Paid items, deposits
Image (Transit Items)		5 Years	
Positive Payment Report - Exceptions/Images (Pos Pay accounts only)	Available at 9 A.M.	93 Cal. Days	This is the earliest time the Positive Payment reports are available for exception decision-making.
Positive Payment Exception Pay/Return Decision-Making	12:00 P.M. Same Day		This is the deadline to notify the Bank regarding the validity of the current business day's mismatched checks. A Pay or Return decision is required by this time.
Positive Payment Report Reverse Positive Payment and Payable Thru Draft (Check Return)	Available at 9 A.M.	93 Cal. Days	This is the earliest time the Positive Payment reports are available for exception decision-making. Images of checks or draft items are available through the Image or Balance Reporting modules.
Positive Payment Return Decision-Making Reverse Positive Payment and Payable Thru Draft (Check Return)	12:00 P.M. Same Day		This is the deadline to notify the Bank regarding the validity of the previous business day's paid checks. Return decisions are required by this time.
Manual Issue/Void Input Deadline	5:00 P.M.		
Positive Payment Images - PREV DAY (CPR accounts only)	Available at 7:00 A.M.	Current Month + One Month of History	

Function	Cutoff Time	Retention	Notes
Positive Payment Report - Images/Exceptions (CPR accounts only)	Available at 1:00 P.M.	93 Cal. Days	This is the earliest time the Positive Payment reports are available for exception decision-making. Bank provides on-line access to images of the current day's mismatched checks.
Positive Payment Exception Pay/Return Decision-Making (CPR accounts only)	12:00 P.M. Next day		This is the deadline to notify the Bank regarding the validity of the previous business day's mismatched checks. A Pay or Return decision is required by this time.
Stop Payments Placed	8:00 A.M. – 10:00 P.M. (DDA and ARP Accounts Only) 12:00 P.M. - 10:00 P.M. (CPR Accounts Only)	186 Cal. Days	Stop should be available to tellers within seconds during normal bank business hours. Otherwise, the stop is in queued status. Stops are effective for 6 months.
Stop Payment and Paid Item Inquiry	ARP and DDA accounts – no time constraints 12:00 P.M. - 10:00 P.M. (CPR Accounts Only)	93 Cal. Days	Information is stored for 186 calendar days (about 6 months).
Stop Payment Reports		186 Cal. Days	(about 6 months)
Stop Payment Summary		No limit.	
Stop (Images) Availability	11:00 A.M.	Current Month + One Month of History	Bank provides on-line access to images of paid checks from previous business day.
Stop (Images - Mid Atlantic Accounts)	11:00 A.M.	45 Calendar Days	
Wire	8:00 A.M. – 5:30 P.M.		Wires received after 5:30 P.M. are subject to next-day processing.
Wire			Domestic wires and international wires in US Dollars can be future dated a max of 30 calendar days in advance. Foreign currency wires <i>cannot</i> be future dated.
Wire (By Phone)	8:30 A.M. – 4:30 P.M.		Wires done by phone ONLY.
Wire Report		186 Cal. Days	This is only for the Wire Report under the Wire Transfer module.

**** All times are in Eastern time zone**

ERD REPORTS

The Electronic Report Delivery module (ERD) includes a variety of special reports available online through Online Treasury Manager for ACH activity and Return Items. ERD reports are also available by e-mail through Online Courier, or by fax delivery from the Xpedite service.

For ERD cut-off times, retention, and other processing notes, please refer to *System Availability and Cut-off Times* in the Introduction section of this guide.

Feature Functionality

The Electronic Report Delivery module is labeled **ERD Reports** in the group drop-down menu.

Feature	Function
ERD Report	Filter Report Inbox

The following are the reports available in ERD:

Report name	Description
ACH-EDI Report	Translates EDI into human-readable report and provides detailed information for received ACH items (debits or credits) including the supporting remittance information when provided by the originating company. In addition to the online report, delivery formats include Internet, e-mail or fax.
Customer Activity Report (CAR)	Provides ACH settlement and returned transaction activity
Return Items Report (next-day)	Provides daily access to transactions returned by the drawee bank and sent to SunTrust for posting against your account. The Returned Items Report shows details about the returned check as well as the reason for the return.
Return Items Report (re-cleared items)	Provides daily access to items that have been successfully represented for clearing. The Re-cleared Returned Items report, shows details about the re-deposited check as well as the reason for re-deposit

The following ERD reports are available to clients that subscribe to the SunTrust's Controlled Payment (CPR) service for check fraud prevention:

Report name	Description
Disbursement Totals Report	Provides summary funding and reconciliation totals of daily account activity.
Recap of Posted Items Report	Provides summary information of Posted Items. This report is similar to the Disbursement Totals Report, but includes the total number of items.
Daily Presented Reject Report	Provides a detailed listing of checks that have been presented for payment but do not have matching issue records. The Daily Presented Reject Reports is presented in check serial number order. This report indicates that SunTrust requires action by you so that posting can take place.
Outstanding Mismatched Paid Items Detail Report	Provides a cumulative listing of checks that have been presented for payment, but have not matched an issue record. The Outstanding Mismatched Paid Items Detail Report is presented in date order. This report indicates that SunTrust requires action by you so that posting can take place.
Daily Stop Report	Provides the day's activity for stop payments placed, revoked, or rejected.
Daily Update Audit Report	Lists any cancels/voids or re-entered (corrected) paid items.

Report name	Description
Monthly Escheated Issues Audit Report	The CPR product allows users to establish a time limit for outstanding items, after which the items are considered stale. Once this time period expires, the system automatically places a stop payment on the items. This report lists all stops issued for items that became "stale" in the previous month.
Monthly Escheated Issues Funding Sources Report	Funding Sources allow users the flexibility of sub-accounting in their CPR Accounts. This report provides the subsidiary information along with the stop information.

Access ERD reports

- Select **ERD Reports** from the service group drop-down menu
- Click on the **ERD Reports** tab
- Click the **Filter** button

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ERD Reports

ERD Reports

ERD Inbox: 654321 - ABC123

All Reports Load Date: 09/21/2004 To: 09/28/2004 Filter

Click on the Filter button to see all available ERD reports

You are logged in as: Customer 654321 / User ABC123

Report Filter Options

You can limit the available ERD report listing by report type and date range. Use the drop down menu to specify the ERD report and/or enter specific days in the date range.

Online Treasury Manager will list all ERD reports available to you for the last 7 calendar days. To review a report,

- Click on the File icon

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ERD Reports

ERD Inbox: 654321 - ABC123

All Reports Load Date: 09/21/2004 To: 09/28/2004 Filter

Batch #	Load Date	As of	Report Code	Report Type	Account Number	File
2004272000744	09/28/2004 09:11:30 AM	08/09/2001 05:03:05 AM	ACH	ACH-EDI SERVICE	8800772363	ACH2004272000744.TXT
2004272000739	09/28/2004 09:11:19 AM	08/09/2001 11:24:58 AM	ACH	ACH-EDI SERVICE	8800772363	ACH2004272000739.TXT
2004265000725	09/21/2004 08:58:35 AM	08/09/2001 05:03:05 AM	ACH	ACH-EDI SERVICE	8800772363	ACH2004265000725.TXT
2004265000720	09/21/2004 08:58:25 AM	08/09/2001 11:24:58 AM	ACH	ACH-EDI SERVICE	8800772363	ACH2004265000720.TXT
2004272000712	09/28/2004 09:10:44 AM	08/09/2001 01:27:59 AM	CAR	CAR REPORT	8800772371	CAR2004272000712.TXT
2004272000706	09/28/2004 09:10:28 AM	08/09/2001 01:40:36 AM	CAR	CAR REPORT	8800772371	CAR2004272000706.TXT
2004265000683	09/21/2004 08:57:53 AM	08/09/2001 01:27:59 AM	CAR	CAR REPORT	8800772371	CAR2004265000683.TXT
2004265000687	09/21/2004 08:57:43 AM	08/09/2001 01:40:36 AM	CAR	CAR REPORT	8800772371	CAR2004265000687.TXT

Printed on Sep 28, 2004 at 02:15 PM

You are logged in as: Customer 654321 / User ABC123

ERD Report Filename - ACH2004272000744.TXT
Batch # - 2004272000744
Printed on Sep 28, 2004 at 02:16 PM

PAGE: 00001

SUNTRUST BANK
EDI SERVICES
REMITTANCE/PAYMENT ADVICE

MAY 4, 2001

ABC CO. Mid-Atlantic
54321 Main Street
Suite 123
Anytown, VA 55555

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PAYMENT INFORMATION:

CREDIT: \$922.23
EFFECTIVE DATE: 05/04/01
INPUT FORMAT: ACHCCD

CREDIT PARTY DEBIT PARTY

Routing ID: 33333333 Routing ID: 54321
Demand Acct: 1234567 Acct: 4321
COMPANY ID: 567890

TRACE NUMBER: 987654321

ACH-EDI report sample

ERD Report Filename - CAR2004272000712.TXT
Batch # - 2004272000712
Printed on Sep 28, 2004 at 02:17 PM

Close

R3562-5 SUNTRUST BANK
P.O. BOX 1380
WINTER HAVEN, FL 33882

ACCOUNT NUMBER: 008800772371
SETTLEMENT DATE: 05/03/2001
PAGE 1

ABC CO. Mid-Atlantic
54321 Main Street
Suite 123
Anytown, VA 55555

* A SUNTRUST BANK *
* MEMBER FDIC *

ACH ACTIVITY SUMMARY
THIS REPORT DETAILS ALL ACTIVITY THAT RELATES TO ACH
TRANSACTIONS THAT WERE ORIGINATED ON YOUR BEHALF.

V. SETTLEMENT RECONCILIATION FOR TODAY -
THIS SECTION LISTS THE SETTLEMENT CHARGES TO BE DEBITED/CREDITED
TO YOUR ACCOUNT TODAY.

FILE REFERENCE	COMPANY NAME	APPLICATION		DEBIT AMOUNT	CREDIT AMOUNT
123456	ABC CO.	Debits			
. ORIGINAL FILE/BATCH AMOUNT:				.00	\$37,157.00
. ADJUSTMENT ACTIVITY,					
. DETAILED IN SECTION IV:				+	.00 +
. SETTLEMENT TO BE DEBITED/CREDITED TO YOUR ACCOUNT TODAY:				.00	\$37,157.00

CAR report sample