

ONLINE TREASURY MANAGER

ACH Book Transfer

USER MANUAL





The information contained in this manual is the property of SunTrust Banks, Inc. Reproduction, manipulation, adjustment or transfer transmission, either in part or in whole, is prohibited without prior written permission from SunTrust Bank, Inc.

Member FDIC. /© 2002 SunTrust Bank, Inc. SunTrust is a federally registered service mark of SunTrust Banks, Inc. Rev. 03/02

SunTrust Online Treasury Manager

Table of Contents

This manual contains user instructions for ACH Book Transfer

Chapter 1- Introduction.....	1-1
Overview	1-1
Before You Log In	1-1
Accessing the System	1-1
Encryption	1-1
Supported Browser Versions	1-1
Browser Upgrades.....	1-2
Firewalls and Network Security	1-2
IDs and Passwords	1-2
Login/Logout Procedures.....	1-2
Time Out	1-3
Your Responsibility for Maintaining Security	1-3
Permissions	1-3
Chapter 2 - Book Transfers	2-1
Overview	2-1
Book Input Selection Page	2-2
Book Transfer Confirmation Page	2-3
Chapter 3 - Book Report.....	3-1
Book Report Selection Page.....	3-1
Book Transfer Report Page	3-3
Book Transfer Response Codes	3-4

Chapter 1- Introduction

Overview

This manual will explore Book Transfer, which include the functions that an authorized user can perform and explain the necessary steps in creating reports that are tailored to fit your needs.

Before You Log In

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

Please do not use the "Back" button unless specifically instructed to do so in the user manual. Clicking the "**Back**" button will return you to the previous page. It will not reverse any transactions performed prior to clicking the "**Back**" button.

Accessing the System

To access the system, enter <https://onlinetreasurymanager.suntrust.com> in the address field of your web browser.

Encryption

As soon as you arrive at the SunTrust Online Treasury Manager Web site, a prompt notifies you of its required secure connection and requests your acknowledgement. From this point forward, all communications, including the entry of all required IDs and passwords, are encrypted using Secure Sockets Layer (SSL v3.0).

For maximum protection, encryption strength of 128-bit is required to access the system. We suggest that you upgrade your browser to the recommended version before you log into the system. If your encryption strength is lower than 128-bit, our system will automatically upgrade your software to 128-bit before you are allowed to proceed. However, if the attempt to upgrade your encryption strength is unsuccessful, it may be because your current browser version is too low.

Supported Browser Versions

We maintain a "Supported Browser Versions" bulletin in Online Treasury Manager, which lists the recommended and supported versions of the most commonly used browsers, as well as those browser versions we do not support. To view the most current information, select Bulletin from the Online Treasury Manager toolbar on any screen.

Browser Upgrades

Please exercise caution when considering an upgrade to a higher browser version, especially if it is a beta version. Developers of Internet browsers are expected to continue to introduce revised versions over time to provide higher levels of capabilities. In some cases, browser versions may not be immediately compatible with Online Treasury Manager, or they may not be downward compatible. In these cases, the time and resources for the bank to certify compatibility with the new browser version can be extensive.

SunTrust will notify you of any changes to the currently supported versions of Internet browsers through the Bulletins page in Online Treasury Manager.

Firewalls and Network Security

Firewalls, routers and special computer systems provide state-of-the-art network security that effectively prevents unauthorized access from both inside and outside SunTrust. You never have direct access to any SunTrust computer system that contains non-public information. Secure application servers have exclusive access to the SunTrust host computer systems through secure virtual tunnels.

IDs and Passwords

A combination of four elements (Company ID, Company Password, User ID and User Password) is required to access Online Treasury Manager. This service requires users to create a new password when they access the system for the first time. Passwords must consist of at least six characters, which must contain at least one alpha and one numeric character. Users must change their passwords every 30 days. Online Treasury Manager prohibits reuse of the previous six passwords.

The wire transfer module requires an incremental combination of a User ID and personal identification number (PIN) to process wire transfers. The multiple ID and password authentication for Online Treasury Manager, combined with the tertiary ID and PIN authentication for wire, provide an additional level of security for wire transfer initiation.

Login/Logout Procedures

After accessing the web page for Online Treasury Manager, the login screen will require your Customer ID and password as well as your User ID and password. The bank will provide the IDs and passwords. After entering your User ID and password, click on the Login button or tab to Login button and press enter. To exit the system you must click Logout at the top of the screen.

Time Out

Once you log into Online Treasury Manager, it becomes your responsibility to ensure the termination of your session. Once you have completed any processing and/or transmission of any transactions, you must log 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 remains connected to Online Treasury Manager. Access can be regained by re-entering your user password. Nevertheless, allowing a browser to stay connected to Online Treasury Manager after a password has timed out represents a security risk. If you are not available to reenter your password and log out properly, you should contact someone in your company to close your browser. Once the browser is closed, the connection to Online Treasury Manager is terminated.

Your Responsibility for Maintaining Security

Although authentication through use of multiple IDs and passwords is an effective method of protecting your privacy, it is your responsibility to keep these elements confidential. It is vitally important that you never record passwords and IDs where others may view them nor disclose your security log-on to others. If another individual obtains these essential elements, they can see and do the same things you can see and do with your company's accounts and transactions.

If you discover or suspect a breach of security, report it to your company's Security Administrator(s) immediately. If you are unable to reach that individual(s) or someone else in authority at your company, call SunTrust Treasury Management Technical Services at 877-785-6925, Option 1. Representatives are available from 7:00 a.m. ET to 6:00 p.m. ET Monday through Friday on bank business days.

Permissions

Any user who has the applicable permissions can perform the functions discussed in this manual. For control and security reasons, you may not have access to all the functions. Your company has a Security Administrator. If you need access to additional functions, please contact your Security Administrator.

Notes

Chapter 2 - Book Transfers

Overview

This chapter describes the Book Transfer service and its available functions.

The Book Transfer service allows authorized users to:

- Initiate book transfers using the Book Input service.
- Review previously initiated book transfers through the Book Report function.

This section describes the features of the Book Input function. Use the Book Input function to initiate a book transfer.

A confirmation page is provided for the user to review details and the status of the book transfer.

The Book Input function contains the following pages:

- Book Input Selection Page
- Book Transfer Confirmation Page

This is a payment initiation system in which transfers are initiated between accounts at SunTrust. SunTrust has established **5:30 p.m.** as the **cutoff time** when book transfer initiations should end for the current business day. After the specified cutoff time, the system no longer accepts transactions effective on the current day and changes the effective date to the next business day.

All transactions for the current business day are batch-processed at the end of the day to the respective accounts. They are not memo-posted. Therefore, if you need immediate funds availability in an account, you will want to use another method for those transfers.

Book Transfer Functions

Function	Description
Book Input	Allows corporate users to initiate a book transfer.
Book Report	Allows corporate users to review their book transfers.

Book Input Selection Page

Use the Book Input Selection page to enter a book transfer. Select an account in the **From Account** list and an account in the **To Account** list. Only those accounts which have been permitted to you will appear in the drop-down list.

The screenshot shows the 'Book Input Selection' page in the SunTrust Online Treasury Manager. The page has a header with 'Online Treasury Manager' and 'SUNTRUST' logo. Below the header, there are tabs for 'Book Transfer', 'Book Input', and 'Book Report'. The 'Book Transfer' tab is selected. The page contains several input fields: 'From Account' (a dropdown menu showing '[88007237] (JSD) - ABC CO. FLORIDA SERVICES'), 'To Account' (a dropdown menu showing '[88007237] (JSD) - ABC CO. GEORGIA SERVICES'), 'Amount' (a text box with '\$900.00'), 'Processing Date' (a text box with '11/14/2011'), and 'Add'l Info' (a text box). There are 'Submit' and 'Reset' buttons at the bottom. A footer message says 'You are logged in as: Customer #54321 User jno'.

Figure 2-1

Next, enter an amount and a processing date. You can future date transfers up to 14 days. Additional information that you want to appear on the Book Transfer Report may be entered in the **Add'l info** field.

Book Input Selection Page Fields

This field...	Contains...	Use it like this...
Add'l info	Information about this book transfer.	Enter any unique or significant information about this book transfer. This information will appear on the Book Transfer report.
Amount	Amount of the book transfer.	Enter the amount to be transferred.
From Account	Account from which the funds are being transferred.	Select the appropriate account from the drop-down list.
Processing Date	The current date. This is the default value.	Verify that the current date is correct for processing or change to a date in the future, within the future date limit.
To Account	Account to which the funds are being transferred.	Select the appropriate account from the drop-down list.

Book Input Selection Page Buttons

This button...	Does this...
Reset	Resets the fields to their default values.
Submit	Submits the book transfer. If the transfer is successful, a Book Transfer Confirmation page displays.

Book Transfer Confirmation Page

Use the Book Transfer Confirmation page to verify the details and the status of the book transfer you initiated. Click the print icon on your browser to print this page. See Appendix B for list of possible responses.

Online Treasury Manager Help Bulletin Contacts Logout

SUNTRUST

Book Transfer Book Input Book Report

ADC COMPANY
 Jane Wilson
 123 Peachtree
 ATLANTA, GEORGIA 123456

Accepted on: Mar 14, 2001 at 03:16:03 PM
 Response: CPO - Book Transfer request (pending posting)

From Account: 0000772371 - ADC CO. FLORIDA SERVICES
 To Account: 0000772356 - ADC CO. GEORGIA SERVICES
 Amount: \$ 5,820.25
 Processing Date: Mar 14, 2001

Bank Trace #: 730101
 Customer Trace #: 2

A Book Transfer request has been submitted on the account number described above. Please photocopy the perturbation in your browser to generate a hard copy of this book transfer request. This transaction is subject to bank rules and regulations governing such electronic transactions as described in our services agreement. Please keep these numbers handy in case you have any questions regarding this transaction.

If any portion of the above is incorrect, or you have further questions, please call our customer service. Thank you.

You are logged in as: Customer 456321 / User jwil

Figure 2-2

Book Transfer Confirmation Page Fields

This field...	Contains...
Accepted on	The date and time the book transfer was accepted.
Addtl Info	Any additional information entered on the Book Input Selection page.
Amount	Amount of the Book Transfer.
Bank Trace #	Number assigned to the book transfer transaction at time of entry. This is a sequential number for all Book Transfer transactions.
Customer Trace	Sequential number for this customer assigned at initiation of the book transfer.
# From Account	Account from which the transfer originated.
Processing Date	The date the book transfer will be processed by the bank.
Response	Response code and description indicating the status of the Book Transfer.
To Account	Account that will receive the book transfer amount.

Notes

Chapter 3 - Book Report

This chapter describes the features of the Book Report function. Use the Book Report service to review the book transfers that have been initiated through Online Treasury Manager. Please note that no changes may be made to previously entered book transfers from the book report service. The administrator can view all transactions. Users can only view transactions they initiated.

The Book Report function contains the following pages:

- Book Report Selection Page
- Book Transfer Report Page

Book Report Selection Page

Use the Book Report Selection page to select the book transfers you wish to view. Select an account in the **From Account** list and an account in the **To Account** list. You may limit the report by entering a date range, amount range, bank trace number range or customer trace number range. The date range can be based on entry date or processing (value) date. Reports can go as far back as 186 calendar days.

The screenshot displays the 'Book Report Selection' page within the SunTrust Online Treasury Manager interface. The page includes a navigation bar with links for 'Home', 'Book Report', 'Controls', and 'Logout'. Below the navigation bar, there are tabs for 'Book Transfer', 'Book Report', and 'Book Report'. The main content area is divided into two sections: 'From Account' and 'To Account'. Both sections contain a list of accounts with columns for 'Account', 'Currency', and 'Description'. The 'From Account' list shows two accounts: '8800772371 (USD) - ABC CO. FLORIDA SERVICES' and '8800772314 (USD) - ABC CO. GEORGIA SERVICES'. The 'To Account' list shows two accounts: '8800772371 (USD) - ABC CO. FLORIDA SERVICES' and '8800772314 (USD) - ABC CO. GEORGIA SERVICES'. Below these lists, there are input fields for 'Entry Date', 'Amount', 'Bank Trace', and 'Customer Trace'. The 'Entry Date' field has a dropdown menu for 'Entry Date' and 'Value Date'. The 'Amount' field has a dropdown menu for 'Amount' and 'Value'. The 'Bank Trace' field has a dropdown menu for 'Bank Trace' and 'Value'. The 'Customer Trace' field has a dropdown menu for 'Customer Trace' and 'Value'. At the bottom of the page, there is a 'Submit' button and a 'Cancel' button. The footer of the page states 'You are logged in as: Customer 054321 / User name'.

Figure 3-1

Book Report Selection Page Fields

This field...	Contains...	Use it like this...
From Account	An account from which the money is being transferred.	Select the appropriate account from the drop-down list.
From Amount	The lowest amount of a book transfer you wish to query.	Enter the lowest amount to be queried.
From Bank Trace	The beginning bank trace number to query.	Enter the beginning bank trace number.
From Customer Trace	The beginning customer trace number to query.	Enter the beginning customer trace number.
From Date Query	The beginning date range to query.	Enter the beginning date. A drop-down list containing entry or processing. Choose entry to search the book transfers by entry date. Choose processing to search the book transfers by processing date.
Report Sort	• A drop-down list with the following options for sorting the report: • By from acct • By to acct • By amount • By processing date	Choose the appropriate characteristic by which you want the report to display.
To Account	An account to which the money is being transferred.	Select the appropriate account from the drop-down list.
To Amount	The highest amount of a book transfer you wish to query.	Enter the highest amount to be queried.
To Bank Trace	The ending bank trace number you wish to query.	Enter the ending bank trace number.
To Customer Trace	The ending customer trace number you wish to query.	Enter the ending customer trace number.
To Date	The ending date range you wish to query.	Enter the ending date.

Book Input Selection Page Buttons

This button...	Does this...
Reset	Resets the fields to their default values.
Submit	Submits the data entered to produce the Book Transfer report.

Book Transfer Report Page

Use the Book Transfer Report page to verify the details and the status of the book transfers initiated by your company.



Figure 3-2

Book Transfer Report Page Fields

This field...	Contains...
Add'l Info	Information entered at the time the book transfer was originated.
Bank Trace #	Number assigned to the book transfer transaction at time of entry. This is a sequential number for all book transactions.
Customer Trace #	Sequential number assigned at initiation of the book transfer.
Entry Date Time	Date and time the book transfer was initiated.
From Account	Account from which the transfer originated.
Initiator	Name of the user initiating the book transfer.
Processing Date	The date the book transfer was processed by the bank.
Response	Response code and description indicating the status of the Book Transfer.
To Account Name	The name of the account receiving the book transfer amount.
To Account #	The number of the account receiving the book transfer.
Transfer Amount	Amount of the Book Transfer.

Book Transfer Response Codes

The following table contains possible response codes for the Online Treasury Manager.

Book Transfer Response Codes

Response code	Explanation
BOK	Book transfer request accepted.
QPO	Book transfer request queued for posting.
WHS	Book transfer request is warehoused.