User Manual

Online Treasury Manager: Account Transfer



Table of Contents

OVERVIEW	1
System Access	1
Login/Logout Procedures	2
Online Treasury Manager Modules	2
Accessing Images	3
System Availability and Cut-Off Times	3
ACCOUNT TRANSFER	6
Account Transfer Input	6
Account Transfer Report	7

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 you 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.



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	Help	Bulletin	Manuals	Contacts	Logout
Select a group	Welcome TEST ADMIN1,					
Account Transfer ACH Admin ACH Initiation Activity BR Admin BR Reports Corporate Users ERD Admin ERD Reports Images Corporate Users ERD Admin ERD Reports Images Positive Pay Positive Pay Positive Pay Positive Pay Positive Pay Positive Pay Positive Transfer Mine Wire Admin Wire Transfer	e menu to get started					
	You are logged in as:	Custome	er 100300	/ User ADM	IIN1	

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.

<u>&</u>	Do you want to install and run signed applet distributed by "CheckWorks Incorporated"?	
	Publisher authenticity verified by : "VeriSign, Inc.".	
	The security certificate was issued by a company that is trusted.	
	The security certificate has expired or is not yet valid.	Click Grant Always
	Caution: "CheckWorks Incorporated" asserts that this content is safe. You should only install/view this content if you trust "CheckWorks Incorporated" to make that assertion.	
G	rant this session Deny Grant-diways <u>Vi</u> ew Certificate	

• 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)
Audit Activity		93 Cal. Days	



Function	Cutoff Time	Retention	Notes
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)		93 Cal. Days	
Balance Reporting - Same Day	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
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	
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.

Function	Cutoff Time	Retention	Notes
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. is 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

ACCOUNT TRANSFER

Online Treasury Manager supports real-time account transfers between SunTrust accounts. Account Transfers will be immediately reflected in the credit account.

For Account Transfer cut-off times, retention, and other processing notes, please refer to System Availability and Cut-off Times in the Overview section of this user manual.

Feature Functionality

The Account Transfer module is labeled Account Transfer in the group drop-down menu. The following features are available:

Feature	Function				
Transfer Input	Input Account Transfer				
Transfer Report	Review Transfer Report				

Account Transfer Input

To enter an account transfer,

• Click on Transfer Input from the task bar

SUNTRUST Online Treasury Manager Account Transfer Transfe	Select debit account	Help Bulle	Select credit account
Account List Soft Order			
Sont From To account lists by:			
 Account Number C Account Name 			
From Account	To Account	V	
131504 - DDA ONE BANK TEST ACCOUNT (USD) - 064000046	→ 778 - Viewpointe Test fo	r Business (USD) - 061300419 📃 💌	
Transfer Information			
amount 0.00			
processing date 10/26/2004	Enter tran	Isfer	
	amoun	it 🛛	
Submit Reset			
	Gr .		
		You are logged in as: Customer 100300 /	User ADMIN1

- Use the From Account drop-down list to select the account to debit
- Use the **To Account** drop-down list to select the account to receive the funds
- Enter the account transfer **Amount**
- Click the **Submit** button

You may enter account transfers up to 14 days in advance, by specifying an alternative **Processing Date**. You may also enter **Additional Information** with the transfer data.

Important note: Account transfers input after the cut-off time will be held for processing until the next business day.

Online Treasury Manager displays a confirmation screen, containing transaction trace information.

count ridrister	Transfer Input	
	RONALD LOPEZ	
	TEST ADMIN1	Accepted on: Oct 28, 2004 at:10:56:53 AM
	789 ATLANTA	Response: 000 - ACCOUNT TRANSFER SUCCESSFUL
From Account:	12345 – ABC CO.	
To Account:	654321 – ABC CO. Subsidiary	Amount: \$ 100.00
Addtl Info:	Payroll April 2005	Processing Date: Oct 28, 2004
	Dains index #. 3020000 An Account Transfer request has been submit browser to generate a hard copy of this Accour governing such electronic transactions as des have any questions regarding this transaction. If any portion of the above is incorrect, or you ha	ed on the account numbers described above. Please press the print buttion on your transfer request. This transaction is subject to bank rules and regulations nibed in our services agreement. Please keep these numbers handy in case you ve further questions, please <u>contact customer service</u> . Thank You.

Account Transfer Report

The Account Transfer Report displays your transfer activity for one or all accounts. To generate an Account Transfer Report,

- Select Transfer Report from the task bar
- Click on the **Submit** button

<complex-block> wcord Transfer <th>SUNTRUST Online Treasury Manager</th><th>Help Bulletin Manuals Contacts Logout</th></complex-block>	SUNTRUST Online Treasury Manager	Help Bulletin Manuals Contacts Logout
<complex-block><complex-block><complex-block></complex-block></complex-block></complex-block>	Account Transfer Transfer Report	
<complex-block><complex-block><complex-block></complex-block></complex-block></complex-block>	ccount List Sort Order	
Candbactive Account Number Control Number Set for Business (USD) - 061300419 For Accounts T78 - Viewpointe Test for Business (USD) - 061300419 F78 - Viewpointe Test for Business (USD) - 06	ort From/To account lists by:	
<complex-block> torue (b) Construction (b) Construction (b) Construction (c) Construction</complex-block>	Account Number C Account Name	
<complex-block></complex-block>	rom Account	/o Account
Nerv Itom Io Report characteristic entry date 10/26/2004 In/26/2004 sort by from act amount 0 999999999 sort Image: Control of the sort Image: Control of the sort bank trace 0 99999 Image: Control of the sort Image: Control of the sort Image: Control of the sort Submit Peset Image: Control of the sort Image: Control of the sort Image: Control of the sort Click Submit for the default report for all accounts accounts Image: Control of the sort Vauer logged in es: Customer 100300 / User ADMM1 Example Example Example	201700172000000 778 - Viewpointe Test for Business (USD) - 061300419 5408 - Viewpointe Test for Business (USD) - 051000020 17012 - GA ARP CAT TEST ACCOUNT 1 (USD) - 061300419	Dill Tordecoulles T78 - Viewpointe Test for Business (USD) - 061300419 6408 - Viewpointe Test for Business (USD) - 051000200 17012 - 0.6 ARP CAT TEST ACCOUNT 1 (USD) - 061300419
entry udate 10/26/2004 in/26/2004 isot by from acct amount 999999999 isot isot bank trace 999999 isot isot custtrace 99999 isot isot Click Submit for the default report for all accounts isot isot Vaure logged in as: Customer 100300 / User ADMM1 isot isot	uery from to	Report characteristic
amount bank trace yesse yesse Cistrace yesse Cick Submit for the default report for all accounts	entry 🗾 date 10/26/2004 📎 10/26/2004 📎	sort by from acct
bank trace 0 999999 oustrace 0 9999 Unit Reset Click Submit for the default report for all accounts	amount 0 999999999999	
Click Submit for the default report for all accounts	hank trace 0 00000000	
Click Submit for the default report for all accounts		
Lick Submit for the default report for all accounts	cust trace U 19999	N
Click Submit for the default report for all accounts	Submit Reset	12
You are logged in as: Customer 100300 / User ADMIN1	Click	Submit for the default report for all accounts
		You are logged in as: Customer 100300 / User ADMIN1

The Account Transfer Report defaults to displaying all account transfers entered on the current processing date, sorted by the from (debit) account.

SUNTRUST On	line Treasury	Manager				н	lelp Bulletin	Manuals	Contacts	Logout
Account Transfer	Transfer Input	Transfer Report								
TEST AL	DMIN1					Printe	Account Tra Fi ad on Oct 28, 200	nsfer Report or Oct 28, 2004 14 at 10:58 AM		
From Ac		DA ONE BANK TE	ST ACCOUNT							
To Acct	# To Account I	Name	Initiator P	rocessing Date Tra	nsfer Amount	Entry Date Time	Bank trace#	Cust Trace#		
131504 Addti In	DDA ONE BA	ANK TEST ACCOUN UNDING	NT ADMIN1	Oct 28, 2004	\$100.00	Oct 28, 2004 10:56:53	3020006	26		
Respon	se: 000 - ACCO	UNT TRANSFER S	UCCESSFUL							
								6		
					You	are logged in as: Cust	tomer 100300	/ User ADMI	N1	

Report Options

You can customize the Account Transfer Report by specific accounts (from and to), query type (entry or processed), and by specifying a range of dates, amounts, and/or trace numbers. You can also define how the data is sorted on the report (by from account, to account, amount, or processing date.)