

Cash Management

CASH FLOW

The Cash Flow Summary displays balance and transaction information for accounts for the current day. Users can determine the current standing of an account and view all detail transactions that occurred within the account on the current day. For each account, you can view the:

- Opening ledger and available balances
- Number of transaction items posted to an account
- Total value of all debits
- Total value of all credits
- Interim available and interim ledger balances

Viewing the Cash Flow Summary

Follow these steps to view the Cash Flow Summary:

1. On the Home Page, click the Cash Management tab.
2. The Cash Flow Summary screen displays balances and transaction information for accounts for the current day.

The screenshot displays the First Citizens web interface. At the top, there are navigation tabs: Home, Accounts, Cash Management (selected), Payments & Transfers, and Customer Service. Below the tabs, there is a sub-menu with options: Cash Flow, Positive Pay, Controlled Disbursement, and Lockbox. The main content area is titled "Cash Flow" and includes a "Using This Page" section with the text: "View key intra-day summary information about your accounts." Below this is a table titled "Cash Flow Summary For 07/28/2006".

Account	Opening Ledger	Opening Available	# of Items	Total Debits	Total Credits	Interim Ledger	Interim Available
General - 12345	0.00	0.00	0	0.00	0.00	0.00	0.00
Payroll - 67891	0.00	0.00	0	0.00	0.00	0.00	0.00
Total:	\$0.00	\$0.00	0	\$0.00	\$0.00	\$0.00	\$0.00

Cash Management

Calculations

Opening ledger is determined using the closing ledger value from the prior business day.

Opening available is determined using the prior business day's closing available plus the 1-day available value.

Total credits and total debits are calculated by summing all the detail transactions reported during the current day as shown in the table below.

Transaction	Include in Total Credits	Include in Total Debits	Include in Interim Available	Include in Interim Ledger
ACH Credit	X		X	X
ACH Debit		X	(X)	(X)
ATM Deposit	X			X
ATM Transfer Credit	X		X	X
ATM Transfer Debit		X	(X)	(X)
ATM Withdrawal		X	(X)	(X)
Debit Card		X	(X)	(X)
Online Banking Paymnt		X	(X)	(X)
Online Banking Transfer Credit	X		X	X
Online Banking Transfer Debit		X	(X)	(X)
POS Deposit	X		X	X
POS Withdrawal		X	(X)	(X)
Telephone Payment		X	(X)	(X)
Telephone Transfer Credit	X		X	X
Telephone Transfer Debit		X	(X)	(X)
Teller Check		X	(X)	(X)
Teller Deposit	X			X
Outgoing Wire		X	(X)	(X)
Incoming Wire	X		X	X
Controlled Disbursement		X	(X)	(X)
Lockbox Deposit	X			X

Note: "(X)" means the amount is subtracted when calculating the balance

Interim available = Opening Available + Immediate Available (Credits) – Total Debits.

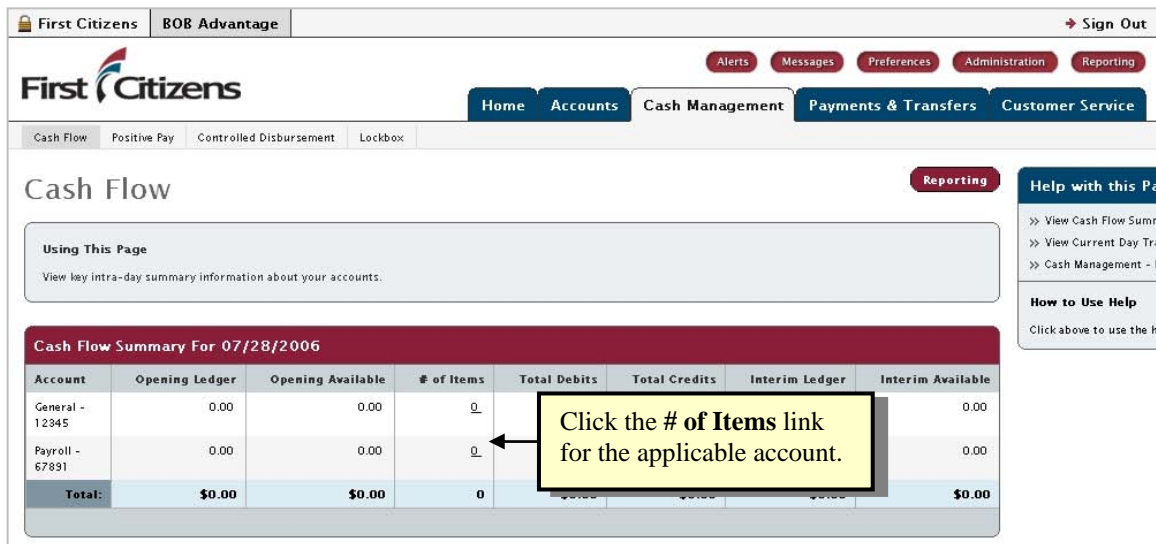
Interim ledger = Opening Leger + Total Credits – Total Debits.

Cash Management

Viewing Any Account Details

Follow these steps to view details for a specific account:

1. Locate the account and click the # of Items link for the account and the Intra-Day Detail screen displays.



The screenshot shows the First Citizens Cash Management interface. At the top, there are navigation tabs for Home, Accounts, Cash Management, Payments & Transfers, and Customer Service. Below this is a 'Cash Flow' section with a 'Reporting' button. A 'Using This Page' box explains that it provides key intra-day summary information. The main content is a 'Cash Flow Summary For 07/28/2006' table. A yellow callout box with an arrow points to the '# of Items' column, containing the text: 'Click the # of Items link for the applicable account.'

Account	Opening Ledger	Opening Available	# of Items	Total Debits	Total Credits	Interim Ledger	Interim Available
General - 12345	0.00	0.00	0				0.00
Payroll - 67891	0.00	0.00	0				0.00
Total:	\$0.00	\$0.00	0				\$0.00

2. Transaction details for the current day are displayed by default. To view transactions for a different account, select an account type from the Account Type drop down list.
3. Select an account from the Account drop down list.
4. Specify the appropriate dates in the From-Date and To-Date fields.
5. Click View and the Intra-day Detail screen refreshes and displays details for the selected account.

Details are provided for each transaction and include the:

- Date
- Transaction Type
- Description
- Reference #
- Debit or Credit amount

Cash Management

Viewing Intra-Day Transactions

Current day transactions including incoming ACH payments and wire transfers can be viewed from the Intra-day Detail screen.

To view a specific transaction, follow these steps:

1. Sort the transactions by type (ACH Credits, Wire Credit, etc) by moving the mouse over the Type column header and clicking once. Click again to reverse the order.
2. Locate the transaction you want to view and click View.

BILLING - 50021080						
Date	Type	Description	Ref. #	Debit	Credit	Action
4/22/2005	ACH Credit	DEALER FUNDING AUTO SALE 0000000...	050425000009835	---	26,578.27	View Inquire
4/22/2005	ACH Credit	DEALER FUNDING AUTO SALE 0000000...	050425000009835	---	26,578.27	View Inquire
4/22/2005	ACH Credit	DEALER FUNDING AUTO SALE 0000000...	050425000009835	---	26,578.27	View Inquire
4/22/2005	ACH Credit	DEALER FUNDING AUTO SALE 0000000...	050425000009835	---	26,578.27	View Inquire
4/22/2005	ACH Credit	DEALER FUNDING AUTO SALE 0000000...	050425000009835	---	26,578.27	View Inquire
4/22/2005	ACH Credit	DEALER FUNDING AUTO SALE 0000000...	050425000009835	---	26,578.27	View Inquire
4/25/2005	ACH Debit	FDGL LEASE PYMT 052-0056820-000	050425000026876	42.75	---	View Inquire
4/25/2005	ACH Debit	CHRYSLER FINANCE CCC ENTRY 42332...	050425000039919	39,404.49	---	View Inquire

3. The Transaction Details window displays. Review the details and click Close and return to the Intra-Day Detail screen.

Transaction Details Close Window

Using This Page
Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt.

Account: BILLING 50021080
Ref Number: 050425000009835
Transaction Type:
Bank Ref Number:
Customer Ref Number: 050425000009835
Date: 4/22/2005
Amount Credited: \$26,578.27
Processed on: 4/22/2005
Payor:
Payor Number:
Memo:
Description: DEALER FUNDING AUTO SALE 00000000551717

Cash Management

Inquiring About Transactions

1. Locate the transaction you want to inquire about and click Inquire.

BILLING - 50021080						
Date	Type	Description	Ref. #	Debit	Credit	Action
4/22/2005	ACH Credit	DEALER FUNDING AUTO SALE 0000000...	050425000009835	---	26,578.27	View Inquire
4/22/2005	ACH Credit	DEALER FUNDING AUTO SALE 0000000...	050425000009835	---	26,578.27	View Inquire
4/22/2005	ACH Credit	DEALER FUNDING AUTO SALE 0000000...	050425000009835	---	26,578.27	View Inquire
4/22/2005	ACH Credit	DEALER FUNDING AUTO SALE 0000000...	050425000009835	---	26,578.27	View Inquire
4/22/2005	ACH Credit	DEALER FUNDING AUTO SALE 0000000...	050425000009835	---	26,578.27	View Inquire
4/22/2005	ACH Credit	DEALER FUNDING AUTO SALE 0000000...	050425000009835	---	26,578.27	View Inquire
4/25/2005	ACH Debit	FDGL LEASE PYMT 052-0056820-000	050425000026876	42.75	---	View Inquire
4/25/2005	ACH Debit	CHRYSLER FINANCE CCC ENTRY 42332...	050425000039919	39,404.43	---	View Inquire

2. The Inquiry browser window displays. Type your message in the Message box.

Inquiry Close Window

Using This Page
Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt.

Account: BILLING - 50021080

Minimum Balance:

Available Investment: (\$39,404.43)

Current Balance: (\$39,404.43)

Enter your inquiry message here

3. Do one of the following:

- Click Cancel to return to the Intra-Day Detail screen without sending the message.
- Click Send to send the message.

Cash Management

CASH FLOW REPORT LIST

Working with Cash Flow Reports

The cash flow reporting feature allows you to generate a detailed intra-day transaction report. You can generate the following standard report as well as design custom reports, view, edit, and delete saved custom reports:

- **Transaction Detail Report** – provides detailed intra-day transaction information.

STANDARD REPORTS

Generating Standard Reports

Create a standard report by following these steps:

1. On the Cash Flow screen, click Reporting and the Cash Management Reports screen displays.
2. Click Reporting and the Cash Management Reports screen displays.
3. Click the Account Management tab and the Account Reports screen displays.



Cash Management

4. Locate the Transaction Detail Report and click the Standard Report link.
5. Select Intra-day Data from the Report On drop down list.



The image shows a screenshot of a web application interface. At the top, there is a title "Transaction Detail Report" in a bold font. Below the title, there is a label "Report On:" followed by a dropdown menu. The dropdown menu is currently set to "Intra-day Data" and has a small downward-pointing arrow on its right side. The entire interface is enclosed in a thin black border.

6. Complete the required fields. In addition to the fields included on a standard report, these fields are also available for the Cash Flow report:
 - Report On date
 - Transaction Groups – identifies the transaction type
7. Select the report format from the Format drop down list. Output options provided are HTML, Comma Delimited, Tab Delimited, PDF, or Plain Text.
8. Select the appropriate orientation from the Orientation drop down list, if applicable.
9. Select the delivery method from the Delivery Method drop down list. Reports can be displayed online or exported.
10. Click Report Header/Footer to specify the information to display in the top and bottom of each page of the report. By default, the following information is printed:
 - Business Name
 - Report Title
 - Date Prepared
 - Time Prepared
 - Page Number
 - An extra footer line that reads “Confidential”

You can remove any or all of the information from the report by deselecting the checkboxes in the dialog box.

Cash Management

11. After completing all required fields, do one of the following:

- Click Generate Report to generate the report in the selected format.

Do one of the following:

- Click Printer Ready for a printer ready version of the report.
 - ✓ Click Back to return to the Report Criteria screen.
- Click Save Report to save the report without generating it. The Save Report screen displays and allows you to enter a name and description for the report.
 - ✓ Click Save Report and a confirmation screen displays.
 - Click Back to save the report and return to the Account Reports screen.
- Click Custom Reporting to modify the report criteria before saving or generating the report. Custom Reporting is only enabled when you are generating a standard report. After completing all fields, do one of the following as you would for a Standard Report:
 - ✓ Click Generate Report to generate the report in the selected format.
 - ✓ Click Save Report to save the report without generating it.
 - ✓ Click Cancel to return to the Account Reports screen.
- Click Cancel to return to the Account Reports screen without generating or saving the report.

CUSTOM REPORTS

Generating Custom Reports

The Custom Reports section lists any saved custom reports and provides links to create new custom reports. Custom reports display beside the standard report type on which they are based.

To generate a custom report:

1. On the Account Balance Summary screen, click Reporting and the Account Reports screen displays.
2. Select the report type you want to create and click Custom Report and the reporting screen displays for the selected report type.
3. Follow the procedure described for generating a standard report.
4. In addition to the standard fields previously mentioned, the following fields are available for most Account reports:
 - Report On date
 - Account
 - Date
 - Transaction Groups
 - Transaction Codes
 - Amount
 - Sort 1 – specifies the primary criteria by which to sort the report
 - Sort 2 – specifies the secondary criteria by which to sort the report
 - Format
 - Orientation
 - Delivery Method

Cash Management

Viewing Saved Custom Reports

Previously saved custom reports are listed in the Saved Reports section of the screen. Saved custom reports are displayed next to the standard report type on which they are based.

To view a saved custom report, do the following:

- 1.** Select the report you want to display from the Saved Reports drop down list.
- 2.** Click Open and the selected report displays.
- 3.** After reviewing the report, do one of the following:
 - Click Printer Ready and the report displays in a browser window. After viewing, click the “X” in the upper right corner to close the window.
 - Click Back to return to the Account Reports screen.

Editing Saved Custom Reports

To edit a saved custom report, do the following:

- 1.** Select the report you want to edit from the Saved Reports drop down list.
- 2.** Click Edit and the appropriate Edit Report screen displays.
- 3.** Make the necessary changes and do one of the following:
 - Click Generate Report to generate the report.
 - Click Save Report to save the report without generating it. The Save Report screen displays with a message that your changes to the report criteria have been saved. Click Back to return to the Account Reports screen.
 - Click Cancel to return to the Account Reports screen without saving or generating the report.

Cash Management

Deleting Saved Custom Reports

To delete a saved custom report, do the following:

- 1.** Select the report you want to delete from the Saved Reports drop down list.
- 2.** Click Delete and the Delete Report Criteria screen displays.
- 3.** Do one of the following:
 - Click Cancel to return to the Account Reports screen without deleting the report.
 - Click Delete to delete the report and return to the Account Reports screen.