

SIGN-ON SCREEN

Logging into Johnson On-Line Cash Management requires two ID's and two passwords. These are:

Company ID – This is the unique identification code assigned to your company by Johnson Bank.

Password – The password selected by the Company Administrator as the password for your company. Johnson Bank assigns the initial password when your company is set up on Johnson On-Line Cash Management. The Company Administrator is prompted to change this password during the first log-in.

User ID – The unique identification code assigned to each user within your company. Johnson Bank assigns the Company Administrator User ID. The Company Administrator establishes all other company User IDs.

User Password – The password selected by the user to gain access to Johnson On-Line Cash Management. Johnson Bank assigns the initial password for the Company Administrator. The Company Administrator assigns all the initial passwords for the Users. You will be prompted to change this password after the initial login.

If you are having trouble logging in, please see the Company Administrator.

REMEMBER TO KEEP ALL PASSWORDS CONFIDENTIAL TO PREVENT UNAUTHORIZED ACCESS TO YOUR COMPANY'S ACCOUNTS.

Changing Your Password

You are automatically prompted to change your user password periodically.

If you would like to change your password before this, go to the ADMINISTRATION tab and click on Change User Password. Enter your current password and your new password in the boxes indicated, enter your new password again for verification and click on update. Once your password has been changed you will see a screen that says "SUCCESS!".

BALANCE REPORTING

To access this screen, go to the BALANCE REPORTING tab and click on Account Summary. A listing of all accounts you have

access to will be displayed with their corresponding balances.

Balance Items

Current Balance – This is your current intra-day balance. It is the ledger balance plus or minus any current day activity (i.e. wire transfers, ACH debits/credits, and deposits).

Ledger Balance – The closing balance from the prior business day.

Available Balance – Amount of funds available for withdrawal. Calculated as the ledger balance plus or minus the current day's activity less any on-line float (the temporary float assigned to the current day's deposit) plus any related investment sweep balances.

Collected Balance – The Ledger Balance minus total float.

More Info items

1, 2 and 2 + day Float Balances – The portion of your ledger balance that is comprised of checks that have been deposited into your account but have not yet been collected from the bank on which they were drawn.

You can customize the display in the create reports section. Use the check boxes to select the accounts and/or transactions you would like displayed for each report. You can select a default account summary display by checking "Favorite Report".

Account History

You can access a detailed account activity history from the account summary screen by clicking on the description of the account you wish to view (the one in red). The screen will display the prior day and current day (Intra-day) activity for the account selected. If you wish to view a different date or range of dates, enter these in the Date Range boxes and click on submit. Use the drop down box to view a different account. To sort items, click on the heading of the column you want to sort. You can also use the check boxes at the bottom of the page to view selected transactions.

Loan History Definitions:

Regular Payment – a payment made by the company on the loan.

Syst Gen Pymt – an automatic payment drafted from the company account.

Note Increase – A manual draw against your Line of Credit.

Online \$ – a transaction processed by Johnson Bank. This can be either a debit or credit transaction.

Sweep/Increase – an automatic draw from the Line of Credit to the company checking account to bring the account to its target balance.

Sweep/Decrease – an automatic principal reduction to the Line of Credit using excess funds swept from the company checking account.

Exporting

From the Account History screen, you can select to export the detail information. Select the account and date range you wish to export. At the bottom of the screen, select the type of file you wish to export and click on "Export". You will be prompted to save the file to a disk, select the location you would like the file saved in for retrieval.

Book Transfer

To add a book transfer to be processed today go to the BOOK TRANSFER tab and click on Add Transfer. Select a sending and receiving account and enter the dollar amount to transfer. Click on "Add". A confirmation screen will be displayed with the transfer details. To complete the transfer click on "Process".

If you receive an error message, verify that the Available Balance is sufficient to process the transfer. If the balance is available, check with your Company Administrator that the accounts have been set up for transfer processing at the bank. If they have not been authorized, a signer from your company should complete a form to add this transfer relationship. Your Company Administrator will contact Johnson Bank for this form.

To **add a future dated book transfer**, follow the same procedure as above and enter a date in the Add Transfer screen. You will receive an e-mail confirmation on the date of the transfer stating whether the transfer has been processed or not. The transfer will attempt to process later in the day if the first attempt is unsuccessful. If

both transfers failed, contact Johnson Bank to see if this transfer can be processed.

STOP PAYMENTS

Use this function to place a stop payment on a single check or a range of check numbers. To add a stop payment, go to the STOP PAYMENTS tab and click on Add. Use the drop down box to select the account and reason for the stop. For a single check enter the number, amount and payee and click on "Add". To stop a range of checks, enter the beginning and ending serial number of the check range and a stop payment will be placed on all checks in that range. A confirmation of the stop payment placed will be mailed to you.

ONLINE SERVICES

Requesting Copies

To request a copy of a cleared check or past statement go to ONLINE SERVICES and click on Photo Copy Request or Account Research. Enter the information required for your request (date, account number, amount, etc.). The copy will be mailed to the address on file for your account (the same address your statements are mailed to). If you need the copy mailed to a different address, please call the Customer Service Center at 1-888-769-3796.

Reordering Checks

If your prior checks were ordered through the bank, you may re-order the same style through Johnson On-Line Cash Management. From the ONLINE SERVICES tab, click on Check Reorder. Select the account, enter the quantity and starting number (if you would like the number series to continue from the last check, leave the serial number blank). If necessary, you can change the contact information for this request. If you would like to permanently change this information, contact your Company Administrator.

ACH TRANSACTIONS

There are two ways to send in an ACH file with Johnson On-Line Cash Management (JOCM):

1. Initiate a batch by creating the file with templates you have set up.
2. Upload an ACH file created by software outside of JOCM.

Send ACH FILE**

Create your ACH file and note the location of the saved file. Sign into JOCM and from the ACH tab; click on Send ACH File. Use the browse function to locate your saved file and click on submit. You will receive a confirmation that the file has been submitted.

Import ACH File

This selection is not to be used if you intend to continue to create your files with other ACH software and upload them to us through JOCM. Use this function only to create participants and templates from an existing ACH file. You will do this once for each group of participants. If you wish to use this feature, please contact Johnson Bank at 1-877-236-2739 for additional assistance with this feature.

Initiate a Batch

Before you can initiate an ACH file through JOCM, you must create templates for the different types of ACH files you will be transmitting (ex. Payroll, Accounts Receivable or Payable, or membership dues). Creating the template is a three-step process: creating participants, create the batch template, and adding the participants to the template.

Creating Participants

From the ACH tab, select Participant Maintenance. Enter the ID, name, bank information, dollar amount (optional) and transaction type for up to three participants at a time and click on add. (A participant may have more than one transaction type, enter the participant information again and select another type). You will see the participants you added in the drop down box in the update participant section. Continue adding your participants for all the templates you will be creating.

If you check the prenote box, the box will automatically uncheck after the prenote file has been submitted. You may also prenote a participant from the Initiate Batch screen.

Creating the Batch Template

Select Batch Template Maintenance from the ACH tab. Enter a name and description for the template (ex. Hourly Payroll). Select the batch class: PPD for debits and credits to personal accounts or CCD for company to company payments. Use the drop down boxes to select your company's ACH ID for the type of

transaction and the offset account number. Click on "Add".

Add Participant to the Template

From the ACH tab, click on Transaction Entry Maintenance. Use the drop down box to select the template you are updating. Click on the check box to select the participants to be included in this template (A participant may be included in more than one template) and click "Update". Repeat this for each template you have created.

Initiate Batch**

Go to the Initiate Batch choice from the ACH tab. Using the drop down boxes select the template and effective date for the transaction. If a participant in the batch is not to be paid/debited, check the "HOLD" box to omit this participant from the batch, or "PRENOTE" to verify the routing information for new or changed participants. Enter the dollar amount for each participant and click on "Submit ACH" and you will receive a confirmation of the batch. To confirm the dollar amount of the batch prior to submitting, click on "SAVE" and then select "Edit" from the ACH menu tab. Verify the batch, correct any entries if necessary and click on "Initiate". If you find batch is incorrect after it has been submitted, notify your Company Administrator who will contact the bank to have the file deleted.

**Remember to submit your file at least two business days prior to the effective date of the transaction (one day for Cash Concentration). All files must be submitted/approved by 4:00 p.m. CST to be processed that day.

WIRE TRANSFER*

Wiring funds to another bank requires the following information: Title, Beneficiary Name and Account Number, Bank Name, Bank City State and Zip Code, and Bank Routing Number. It is helpful to enter the other information if you have it in case there is a problem with the wire. The Receiving/Intermediary Bank information should only be entered if the wire is paid through another bank. This information is usually included in the wire instructions from the beneficiary's bank.

Template Maintenance

Used to enter information for wires that are regularly sent to the same beneficiary. You may

want to enter more detailed beneficiary and bank information for these wires.

Initiate Template

Use this screen to send a wire transfer to an existing beneficiary. Select a template and enter the dollar amount and a message for the wire (if different). Click on the "Initiate" button to submit the wire.

Initiate Free Form

Use this form for a one-time wire transfer. Complete the top section as you would a wire template and enter the account number, amount and message section to complete the form. Click on the "Initiate" button to submit the wire.

Template Group Maintenance

If there is a group of beneficiaries you regularly wire on the same day, you can create a special group for them and submit a wire for all those beneficiaries in one step. From this screen select new, enter a name for the group and check the box next to each beneficiary you would like included in this group. Click the "Add" button to create the group.

Initiate Template Group

Use this screen to submit a wire to a template group you created. You can change the amount and message to each beneficiary. Click on the "Initiate" button to submit the wires.

If the wire amount exceeds your USER daily limit, you will receive a confirmation message that the status of the wire is pending. Your Company Administrator and other users with approval authority will receive an e-mail message notifying them of the pending wire. You should also contact the Company Administrator or another approver to let them know about the wire to ensure that it is approved before the cut-off time.

If the wire amount exceeds your COMPANY daily limit, a message box will appear stating the daily limit has been exceeded. Notify your Company Administrator of this message so they can contact Johnson Bank to make arrangements for this wire.

*All wire transfers must be submitted / approved prior to 4:00 p.m. CST to be processed the same day.

BILL PAY

Registration

The first time you enter the Bill Payment system you will be asked to provide your bill payment account ID and personal security code. These are mailed to you separately 7 to 10 days after you receive the welcome kit. Keep this information with the rest of your JOCM documentation.

Add/Edit Merchant

Add Payee – use to set up a new merchant to be paid. Enter the requested information and select the payee from the list returned. If the Bill Payment system does not generate a match, click on "Add Unlisted Payee" and enter the corresponding information from your bill.

Edit Payee – used to change the way the payee names appear on the merchant list and/or the account number. If you need to change the address, delete the payee and add it again (deleting a payee will result in the loss of historical data and pending payments to that payee).

Recurring Payments – if you are paying a merchant the same amount on a regular basis, you can set up the payment to be made automatically monthly, semi-monthly, or weekly. Enter the amount, final payment date and frequency to add the recurring payment.

Pay Bills

This screen lists all payees set-up for your company. To pay a bill, select the merchant and enter the amount and pay date for the bill. Remember that electronic payments can take up to three business days to be credited to the account and check payments can take up to five days, so schedule your payment dates accordingly.

Pending Payments

Select this to view the payments that have been scheduled but not yet processed. You can still edit the payment that has not been process to change the amount, date, or delete the payment.

View History

Used to generate reports on payments made online. You can sort the report by date, payee, or amount.